

PLANNED GIVING: A STRATEGY TO MEET OUTREACH
NEEDS AT HAMILTON MEMORIAL AFRICAN
METHODIST EPISCOPAL CHURCH

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ABSTRACT

PLANNED GIVING: A STRATEGY TO MEET OUTREACH NEEDS AT HAMILTON MEMORIAL AFRICAN METHODIST EPISCOPAL CHURCH

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The context of this project is Hamilton Memorial African Methodist Episcopal Church in Texarkana, Texas. The problem within this context is the tension that exists between funding the immediate needs and the long-term outreach needs of the church. Through the use of workshops on Planned Giving the result will be increased alternative funding streams for outreach programs. Utilizing qualitative and action research methods that included focus groups, interviews and printed surveys, a methodology was developed to help fund outreach ministries at Hamilton Memorial. The project stressed self-help, self-reliance and self-determination by the congregation to solve funding issues.

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This assignment has been made possible by the grace of the living God and the prayers of people who encouraged me by the Holy Spirit. First, I would like to thank my family for believing in me when I had self-doubt. My mother, Mrs. Essie Morris Jackson, served as my confidant, best friend, spiritual advisor, encourager and chief of chiefs. My little brother, Stephan Randall Morris, all six feet and four inches in height, provided me with humor and unconditional love for his big brother. My son and daughter, Derrick and Jami, accomplished in their fields, are the best children a father could have.

Second, I would like to thank a long list of spiritual mentors. Special thanks go to Dr. Ralph E. Williamson, Dr. C. Dennis Williams, Bishop Marvin Frank Thomas, Sr., the late Revs. Jerome B. Price, Sr. and Charles H. Shyne, Jr. and Bishop Vashti Murphy McKenzie for their mentoring and encouragement.

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Fourth, I thank the members of Hamilton Memorial African Methodist Episcopal Church in Texarkana, Texas for allowing me to be their servant-leader. Your support through this study is appreciated.

Thanks goes to Tenth Future, Inc. of the Tenth Episcopal District of the African Methodist Episcopal Church and several anonymous donors at United Theological Seminary in Dayton, Ohio, for financial assistance. Your support made this journey a little easier.

I say thanks to my many friends, cohorts in the ministry and lay brothers of Kappa Alpha Psi Fraternity, Incorporated. Your encouragement, prayers, kind words and deeds were appreciated.

And at this moment, I do not have enough and/or the correct words to thank my doctoral program mentors, Dr. C. Dennis Williams and Dr. Ralph E. Williamson. I will search a few more thesauruses and dictionaries and get back to both of you.

May God continue to bless you and cause his face to shine upon you.

DEDICATION

This body of work is dedicated to James Alexander Morris, Sr. (paternal grandfather), Mattie Lee Gilmore Morris (paternal grandmother), Sarah Richmond (maternal grandmother), and Essie Morris Jackson (my mother). He drilled integrity into me. They instilled The Lord's Prayer and the Twenty-third Psalm.

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INTRODUCTION

One continuous problem and challenge in the Black church is a need for financial resources to maintain, expand and plan for the future of Black churches. Hamilton Memorial African Methodist Episcopal (A.M.E.) Church along with many other churches in Texarkana, Arkansas / Texas faces the same problem and challenge. A few factors contributing to this problem and challenge are as follows:

1. Many of the small and older church buildings need major repairs to maintain the physical structures. The age of the buildings result in frequent and major repairs. The older buildings are not energy or ecologically efficient. Yet, funds are not readily available to bring the facilities up to current energy code standards or to build new structures.
2. Many of the small churches have congregations of fifty to one hundred members. These memberships include older members on fixed incomes and younger members not fully integrated into the workforce. These small churches struggle to pay utility bills due to rising costs and stagnant income streams.
3. The financial resources necessary for paid staffs are not readily available. “Few black churches have more than one full-time clergy on the payroll because of the

lack of funds.”¹ In many churches, the salary levels for the clergy, church clerk or secretary, musicians, janitor and other positions do not adequately compensate people for the time, energy, and efforts described in the written and expected job descriptions.

4. Many Black churches struggle to pay denominational obligations or association fees. In many small churches, a large number of the members are retired and older people on fixed budgets.

5. Church membership and active participation is decreasing among younger persons. The young people are busy raising families, working and building careers. Church membership and participation may receive less important roles in their busy lives.

Thus, adequate funds from the churches budget are not available for long range needs and community outreach ministries after payments for minor and major repairs, utility bills, mortgage notes, pastor’s salary, denominational obligations and dues.

There are limited financial resources left to expand the mission of the church outside of its walls. Church members acknowledge that Christian outreach and new ministries are essential to their churches very existence as a community of faith. However, the financial resources to continue current and to design and build new community outreach ministries are not readily available.

The focus of this study, using qualitative, ethnographic research and action research methodologies, is the Hamilton Memorial African Methodist Episcopal Church and churches in Texarkana, Arkansas / Texas communities. The research project’s survey questions, analyses and conclusions will help people to determine if the church

¹ Floyd Massey, Jr. and Samuel Berry McKinney. *Church Administration in the Black Perspective*. (Valley Forge, PA: Judson Press, 2003), 57.

can use sustained and long term funding for their immediate, short, and long term needs and outreach ministries.

Dr. William D. Watley, Senior Pastor of St. Phillip African Methodist Episcopal Church in Atlanta, Georgia stated that, “One of the most neglected virtues in the life of the Christian is the grace of giving. We can excel in other virtues and still be devoid and underdeveloped in the grace of giving.” _ Well organized and sustained Planned Giving programs will strengthen the faith of church members as they observe successes and hear testimonies about their community outreach ministries.

The projected outcomes of this study will be increased analyses of: 1) community needs; 2) new fundraising strategies; and 3) development and implementation of viable and broad based community outreach projects.

The major goal of this study is to offer a Planned Giving strategy that will open avenues for new and sustained income streams. New and sustained income streams will help members to gain a higher comfort level for different fundraising strategies and reduce the tensions between meeting the churches short and long range needs.

A desired goal is that by reducing funding issues, this will allow church members to increase their community outreach activities. The love and compassion that Jesus Christ exhibited in his ministry will become more evident to the church and community members. The church and community outreach ministries should enrich the lives of people in the community.

Statement of the Problem

One continuous problem and challenge in the Black church is a need for financial resources to maintain, expand and plan for the future work in predominantly minority

populations' congregations. The churches traditional and customary methods of giving usually take care of the immediate needs of the monthly expenses, benevolence and building maintenance. There are tensions between meeting the immediate (monthly expenses) and long range needs of the church. The financial resources to accomplish the short and long range needs and community outreach goals are not readily available.

Significance of the Problem

The problem of adequate funding to meet church-related short and long range goals is universal. Across the nation, small and medium size churches face the same problems and challenges. The typical church funding methods are described below.

1. Offering – Usually, a contribution or gift usually made at a religious service.
2. Tithe – 10% of an individual's annual income contributed for the support of the church. Sometimes the funds are called dues or taxes.
3. Special Programs – Events outside of the Sunday morning offering.

Today, pastors and church officers will tell you that the sole use of these income streams do not generate adequate finances to support short and long range goals and outreach ministries.

Organization of the Study

This study was conducted at Hamilton Memorial African Methodist (A.M.E.) Church in the city of Texarkana, Texas. The church was founded one hundred and eight (108) years ago.

Using ethnographic research methodology, the focus of this qualitative study is the Hamilton Memorial A.M.E. Church and additional churches in the Texarkana, Arkansas / Texas communities. Sixty-six thousand (66,000) people reside in the city's

Bowie (Texas) and Miller (Arkansas) counties. Approximately, twenty-nine thousand (29,000) people live on the Arkansas side and thirty-seven thousand (37,000) persons reside on the Texas side of the cities.

Texarkana is a twin city, on the state lines of Arkansas and Texas. The twin cities of Texarkana are located one hundred and sixty-six (166) miles east of Dallas, Texas and one hundred and thirty-two miles (132) west of Little Rock, Arkansas on U.S. Interstate 30. Shreveport, Louisiana is seventy miles south of the twin cities. The twin cities cover approximately seventy square miles and historically have been a hub of metropolitan services and conveniences, commerce and transportation to the surrounding regions.

Texarkana USA, centrally located in the North American Free Trade Agreement (NAFTA) corridor, is easily accessed through a network of highways, railways, freight, trucking, bus lines and a small airport. United States Interstate Highways I-30 and I-49 cross the twin cities. I-69 is proposed. The area's intersecting highways are 59, 67, 71, and 82; Texas State Highway 93; and Arkansas State Highways 296, 237, 245, and 196. The completion of I-49 will help to continue Texarkana's tradition as crossroads of culture and commerce.

CHAPTER ONE

MINISTRY FOCUS

Introduction

A descriptive analysis of planned giving and selected perceptions of church leaders is a study designed to help a church overcome the challenge of having limited financial resources available for community outreach ministries. This project will provide a how-to template for Hamilton Memorial African Methodist Episcopal (A.M.E.) Church as well as a model for other African American Churches.

The members of Hamilton Memorial A.M.E. Church believe they have developed key ingredients for a successful Texarkana community ministry. Some of the key ingredients are: 1) their willingness to work to further the Kingdom of God on Earth; 2) a large number of youth; 3) range of adults of all ages; 4) the music ministry; 5) current community projects; 6) adequate church facilities and land for growth; and 7) the local cable television and streaming internet ministry. These (7) key ingredients are positive indicators and point to a readiness to work with a visionary pastor and church leaders.

The Hamilton Memorial A.M.E. Church's ministries are working. The assigned or elected ministry chairpersons and church members stated there is a need for a coordinated mission and goals for the entire church. Then, using the coordinated plan

will help everyone to work to achieve the goals inside and outside of the walls of the church. The pastor and officers have appointed a seven-person church planning committee to coordinate the mission and goals for the church. In addition, the church leaders stated that good stable leadership of the right pastor and church leaders will allow Hamilton Memorial to continue its legacy of community outreach services, spiritual growth, numeric growth and social justice in the Texarkana community.

Hamilton Memorial's youth and young adults are active inside the church and outside of the church in the community. The youth and young adult choir has a membership of twenty persons. They enjoy singing at other churches and school programs. The forty-seven youth and young adults offer the church and opportunity to continue the successful ministries for those persons in these age groups. For the past several years, the Young People's Division (YPD) directors have been disappointed that funds were not available to send a large number of young person's to the Youth and Young Adult Convocations held in the larger cities in the state of Texas. In 2013, the distribution of book bags to underprivileged youth in the church as well as the community surrounding Hamilton Memorial was cancelled. The church funds could not support visits to college campuses for high school junior and senior class students. The members of the church would like these outreach programs to be reestablished and to continue at Hamilton Memorial.

Some of the factors contributing to the cancellation of these activities were: 1) increase denominational assessments required by the African Methodist Episcopal Church district level conferences; 2) inadequate budget planning at the local church; 3) decreased income streams from members in their offerings and tithes; and 4) other

fundraising activities not meeting their stated goals. Thus, financial resources were needed for immediate needs and were diverted from community outreach programs and planned youth activities.

How Church and Family Shaped My Ministry

I was baptized into the African Methodist Episcopal Church while an infant. The founder of Methodism, John Wesley is quoted as stating: Do all the Good you can, By all the Means you can, In all the Ways you can, In all the Places you can, At all the Times you can, To all the People you can, As long as ever you can. This is how I hope to be remembered.

My paternal grandparents, James Alexander and Mattie Lee Gilmore Morris took me to church at Providence A.M.E. Church in Memphis, Tennessee every Sunday without failure. I can remember riding in the front seat of the blue 1952 Ford and later a blue 1962 Chevrolet. Providence A.M.E. Church was a loving church of about seventy-five persons mostly middleclass and lower middle class African Americans. Almost every member of Providence owned their own home and several members owned rental properties. The membership consisted of: school teachers, secretaries, postal workers, city bus drivers, warehouse supervisors, musicians, etc. Many of the young people were in college and the rest of us were expected to attend college also. I never heard of any young person at Providence A.M.E. Church dropping out of high school.

James and Mattie were staunch A.M.E.s. Mattie's father was an itinerant elder in the A.M.E. Church. She and her younger brother had been raised in church parsonages. Both her and her younger brother were members of the A.M.E. Church until they died. My great-grandfather was an educated man who taught self-reliance and believed in

home ownership. Living in the church parsonages had taught him that he needed to always own a home for his family.

My father was raised in the A.M.E. Church. My father disappointed his mother and father by dropping out of college and enlisting into the United States Army. When my grandparents found out that my father was no longer attending college he was across the Atlantic Ocean stationed in the country of Germany. My father served his country four years in Germany as a military policeman (MP). When he returned stateside he made the decision to no longer attend church. Once again, my father's decision disturbed my grandparents. He was only active in the church when requested by my grandfather to sing in the male chorus for men's day programs and when requested by me to attend church and observe my performances during Christmas and Easter Celebrations.

My father was a very intelligent man who read newspapers and magazines cover to cover. He never missed the evening news programs or presidential debates. My father explained and dissected civil rights, discrimination, voting rights, housing rights, segregation, and many other issues to me on daily and weekly basis as they occurred.

My father never liked the Baptist Church, the Church of God In Christ (COGIC) or any other denomination or church that treated women as second class citizens. My father shared household chores equally with my mother. One example is, she cooked and he washed the dishes. If she washed and folded clothes, dad would help fold and put the clothes in their proper places. I attributed my dislike for denominations and churches that treat women as second class citizens to my father and my A.M.E. upbringing. However, I did not fully comprehend that my father was a troubled man. In 1982 my father

committed suicide at the age of forty-six. There was not a note left or explanation given to my father's survivors. My father's death thrust me into the 'head of the family' role.

There was no time for me to grieve my father's passing because sixty percent of our family's income was earned by my father. My father's passing left the family with a mortgage, a car note, everyday living expenses, and outstanding debts to creditors. It became my responsibility to figure out how the family would survive financially. There was a suicide clause in my father's life insurance policy, so no death benefits were paid to my mother. These were very challenging times for my family. We survived.

My Mother was raised in the Baptist denomination. Her mother, Sarah Richmond, who we called Nanny and all her siblings were raised Baptist. Her father did not attend church. Sarah Richmond fled with my mother and two of my mother's older sisters during the 1950's to escape an abusive husband. Upon reaching Memphis, Tennessee they joined the Mt. Moriah Missionary Baptist Church. My mother has continued in the Baptist faith to this day. She has been continuously frustrated through the years by male pastors, deacons and trustees in the Baptist church that treat women as second class citizens. She has been continuously frustrated by fundraising efforts that she has spearheaded only to be told by men that she has no voice in how the funds are spent. Much to her credit, she had never forced me to attend Baptist churches, just strongly suggested that I participate. I have attempted to do as she wishes and to make her, grandmother Sarah and other family members proud of me.

I have nothing but the utmost respect for James Alexander, Mattie Lee and Sarah. They taught me about God, the Lords' Prayer, the Twenty-third Psalm, the Golden Rule, community service, honesty and integrity. All three instilled educational achievements

into me. They took me to church meetings to observe governance. They encouraged me to never miss a vote anywhere: church, social organization or public government. They talked and trained on good manners and social graces as they knew them. All three of them were leaders in their respective churches. They served as Stewards, Stewardesses, missionaries, ushers and class leaders.

On the fun side Grandpa James took me to parades, sporting events, swimming lessons and to take the driver's license test. Also, on the not-so-fun side Nanny insisted that I attend Sunday School at Mt. Moriah Missionary Baptist Church whenever I could. On Saturday nights I was given the task by Nanny to rehearse my other cousins on the key Sunday School verse, no matter what class my other cousins were in. That required me to learn multiple key verses on Saturday night. While all three grandparents were living; I had to learn two Easter and two Christmas speeches. I was required to recite one speech in the morning worship service and another speech at the evening worship service. Speeches aside, these years were fun and exciting because I had friends at more than one church and in multiple communities.

As a result of my mother's frustration with the Baptist Church, I have continued in the Methodist faith. James Alexander and Mattie Lee gave me the exposure to a denomination that valued both men and women in leadership positions in the church. The A.M.E. Church gave me an appreciation for structure, polity and education. The rich legacy of the A.M.E. Church is important to me. Social justice and social action have become cornerstones of my own ministry. The rich legacy of the A.M.E. Church includes these cornerstones: the first Historical Black College and University in America (Wilberforce University), one of the first acts demanding civil rights (the founding of the

A.M.E. Church by Richard Allen), the first African American United States Senator (Hiram Rhodes Revels), ending legal segregation in education (parents of Linda Brown). Senator Revels was an A.M.E. minister and the Brown family was members of an A.M.E. Church. I take every opportunity to educate people on the rich heritage of the A.M.E. Church aiding in movements for social and political change. The A.M.E. church emphasized literacy education, voting rights, schools of higher education and the education of its preachers. Community outreach in the neighborhood that A.M.E. churches resided was encouraged.

Each church that I have attended offered different opportunities to serve including treasurer, president of the men's ministry, steward, steward pro-tem, conference delegates, etc. I also served on local, district and Episcopal levels which allowed me to be shaped and molded by older stewards and officers who truly loved their local congregations. Presiding Elders and Bishops took me under their wings to keep me active in the life of the church. They saw potential in me that I did not see.

I desperately wanted to attend seminary to learn more about religion, theology, stewardship, community outreach, church growth and church leadership. Perkins School of Theology at Southern Methodist University and United Theological Seminary have enabled me to gain the sought after knowledge in these areas.

How Educational Development Shaped My Ministry

I graduated from South Side High School in south Memphis, Tennessee. South Side was a beautifully designed school built for white students in the late sixties. However, school desegregation laws went into effect after the school officially opened and the white student population was gone in about two years. This phenomenon

allowed hardworking, lower middle class families like mine to purchase a home in a great neighborhood complete with a community centers, swimming pool, tree filled park and a golf course. The finest African American and Caucasian faculty was assembled for the South Side High School campus. An African American male was appointed to the now majority African American school as principal. The faculty prepared me well to attend a predominately white, Memphis State (University of Memphis). What a blessing white flight and desegregation turned out to be for me and the five hundred and fourteen graduating seniors of South Side High School. The faculty and staff of South Side prepared me well to go to college and compete academically with anyone black or white.

In September 1974, I stepped on the campus of Memphis State University. There were about five hundred minority students in the twenty-two thousand student's population. The university had become totally integrated five to six years earlier through legal battles with the local National Advancement of Colored People (NAACP) chapter. I pledged Kappa Alpha Psi Fraternity, Incorporated as a second semester freshman and become quickly acclimated to college life. My fraternity brothers introduced me to the hidden world of college that includes: the best term paper typist, how to register for classes early, student barbers, and best places to dine on and off campus, how to obtain sold-out sporting event tickets, and many other things that a person in the freshman class should not or would not know. They also stressed to me just as my grandparents did the importance of a college education and graduating on-time no matter how much I enjoyed college life. My senior year of college our fraternity had the highest grade point average (GPA) of any male fraternity on the campus. We had our photos taken with the university president and the photo was on the front page of the campus newspaper.

I pursued a Master of Business Administration (M.B.A.) because I was denied a promotion at the International Business Machines Corporation (IBM) in my sales division. IBM is a multinational technology and services corporation that markets and sales computer hardware, computer software and consulting services. I had the experience, but the hiring executive wanted someone with an M.B.A. versus someone with a proven track record, expertise and experience. I vowed that I would never again be denied a promotion because of not having an M.B.A. and enrolled in the Walter E. Heller, School of Business at Roosevelt University in Chicago, Illinois. A by-product of earning an M.B.A. was the acquiring of skills in the areas of budgeting, human resources, leadership, marketing and strategic planning.

Years before I was called to the itinerant ministry in the A.M.E. Church I earned a Master of Theological Studies from Perkins School of Theology at Southern Methodist University (SMU) in Dallas, Texas. My goals for enrolling at SMU were self-development and to educate myself in the disciplines of religion and theology. This decision to further my education was a very good one because the A.M.E. Church at one of its General Conferences passed legislation requiring Bachelor and Master degree requirements for itinerant deacons and itinerant elders. Also this decision has enabled me to be a better pastor because of the course work required at SMU in several areas of ministry. This additional course work included electives in: African American biblical studies, Ministry in the Black Church, ministry to the elderly and mission trips to the countries of Brazil and Mexico.

My decision to pursue a Doctor of Ministry (D.Min.) degree was not a difficult one. During a Spring Convocation meeting in Houston, Texas a leading A.M.E. pastor

and professor of religion at Paul Quinn College in Dallas, Texas, Dr. C. Dennis Williams approached me about joining his focus group at United Theological Seminary in Dayton, Ohio. I agreed to research the D.Min. program at United to see if the program was a proper fit for me. I spoke to several persons in the clergy that were alumni of United including: Christian Methodist Episcopal Church (C.M.E.) bishop Dr. Marvin Frank Thomas, Sr., A.M.E. Church bishop Dr. Vashti Murphy McKenzie, and the aforementioned Dr. C. Dennis Williams.

I want to become a “Doctor of the Church” not for the title, but to truly be a physician in the lives of people in the 21st Century. I am prejudicial against preachers that do not make compassion, integrity, social action, social justice a part of their ministries. I have an extreme dislike for wolves that prey on Gods people. I dislike prosperity preachers and their brand of the gospel. I want to be a social action preacher that involves and serves not only my congregants but the community where my church resides.

A minister should also make their educational development a priority in their personal growth plan. Educational growth and development will enable a minister to continuously understand the various models of ministry and what model(s) are applicable to their congregations. Continuous improvement should be a goal of any ministry. Education has meant everything to me because of the doors that have been opened for me in both business and my church life.

How Professional Development Shaped My Ministry

Leadership roles have shaped my life professionally. My role as a youth leader was a cornerstone of my leadership development training. All those Easter and

Christmas speeches prepared me for public speaking. Serving in leadership capacities in my fraternity both in undergraduate and graduate chapters were additional leadership development opportunities. My twenty-one years at IBM provided me opportunities to hone my skills in the areas of budgeting, human resources, marketing, selling, and leadership skills. My computer skills were developed during my time at IBM also. Spending fifteen of my twenty-one years in leadership and management roles were invaluable to my growth as a leader.

The more goals I achieved and surpassed as a leader, the more opportunities the company provided for both leadership training and career advancement. Leading diverse teams of people in multiple states and multiple departments prepared me for the itinerant ministry. Recruiting and developing future IBM leaders is similar to recruiting and developing current and future church leaders. I still enjoy assisting people who have never been in leadership positions become effective leaders. It is also enjoyable for me to help people discover and develop skills that were lying dormant inside of them. Skills these people never believed that they possessed. I plan to train the next pastor of either Hamilton Memorial or the next pastor of another church.

My personal mantra is: be bright, be brief and be gone. I am definitely aware that this will need to be changed in my ministry, because hearing legitimate concerns that affect people's lives is different than listening to people that are in love with the sound of their own voices. I also have identified patience as a virtue that will be cultivated in my own life.

The members of Hamilton Memorial cite Pastoral Leadership as their number one desire. Primarily, they want a pastor with a vision for the future of Hamilton Memorial

and who can articulate and manifest that vision. They have not been satisfied with many of the pastors appointed to the church in recent years because they viewed those pastors as care-taker pastors. Care-taker Pastors is defined as pastors who would come and preach on Sundays and then return home until the following Sunday. They felt like they did not have pastors who would “roll-up their sleeves and do the heavy lifting” required to minister to the church on a consistent basis. They expressed to me that some of their pastors were simply not accessible to them.

What My Skills Mean to Hamilton Memorial

I have been in charge of multimillion dollar budgets for a Fortune 50 Company. Bringing sound financial standards and fiduciary standards to Hamilton Memorial will be one of my priorities. My business training will allow me to negotiate when necessary with suppliers and vendors on behalf of the church.

Small churches require their pastors to have administrative, business, communication and personnel skills in addition to ministerial and preaching skills. Today’s pastor must embrace technology to communicate inside and outside of his or her congregation. Technology enhances not only communications internally and externally; but bill paying, worship services, outreach programs, social action programs, etc.

Many of Hamilton Memorial’s concerns and shortfalls can be addressed by: realistic planning and goal setting, setting up a church budget, having adequate cash flow, and managing adequate cash flow and the receipt of gifts outside of the budgeting process. These gifts may include but are not limited to: special offerings, designating giving, large or small gifts, charitable contributions, memorial gifts and the establishing of trusts and endowments.

General Nature and Content of the Project

My project involves the development of a replicable model for Planned Giving Programs in local congregations both large and small. Planned giving programs will allow a particular congregation to pursue realistic long-range planning and goal setting. Realistic in this case means based upon solid and predictable cash flows expected through investments, bequeathed annuities, memorial gifts, endowments or trust funds. I consider tithes and offerings operating capital for the immediate needs of the church. I refer to it as short-term capital. This is sustenance for the ministries of the church.

Many churches today base their budgets based on annual days such as Men's and/or Women's Day, the Church Anniversary, Friends and Family Day, Youth Day, Christmas Giving, or other church programs held for fundraising and fellowship.

These annual days are usually placed on the church calendar during the four seasons of winter, spring, summer and fall. They also may be placed on the church calendar according to when denominational assessments are due. If it's a nondenominational church these dates maybe based upon when payments are due to financial institutions for the building or remodeling of edifices or capital improvement projects. Many stewardship campaigns in congregations are scheduled in the months of November or January when the congregation is in full attendance because of the upcoming holidays or because of the start of a new calendar year.

Dr. James F. Miller, pastor of DuPage A.M.E. Church in Lisle, Illinois describes this type of church as a program church. "By program church, I mean that it routinely raised the major portion of its funds through special programs and events outside of the Sunday morning offering."

I want to develop another approach to giving that will sustain a church and its congregation through tough times. Such an approach will allow a congregation to borrow funds from financial institutions based upon its financial resources. This will create a paradigm shift for churches dealing with financial institutions. Instead of a financial institution asking how many members do you have? What is the average amount received per member in a given year? Then multiplying the number of members by that amount to obtain a baseline for credit worthiness and a churches ability to payback a loan.

If a church has investments, trusts, memorial gifts, and annuities bequeathed to it; the loan will be based upon a churches reserves and total financial snapshot no matter how many members that church has on its rolls. My approach involves planned giving to fund certain special projects, seed building projects, help fund capital improvement projects and to sustain a church into the next generation of worshippers.

Types of Planned Giving

Remembrances, Memorials, Wills

Remembrances are gifts donated in honor of one still living. Memorials are gifts donated in memory of one deceased. Wills make possible gifts to the church or to one's favorite charity after one's death, as directed by the person before his or her death.

Trusts and Endowments

Charitable remainder unit trusts. A donor places assets that will pass to the church at a future date (or upon the donor's death) in a trust, while retaining an income flow from the assets. The amount paid to the donor fluctuates, based on the trust balance. Tax benefits to the donor include a charitable deduction for the present value of the future gift

and, if the trust is funded with appreciated property, the donor avoids paying capital gains tax.

Charitable remainder annuity trusts. These are similar to the unit trust, except the donor receives a fixed dollar amount from the trust every year for life, whether or not the trust assets grow. Many donors find the guaranteed fixed stream of income comforting.

Revocable charitable trusts. With a revocable trust, the church will receive the gift “someday,” if the donor does not revoke it. When the donor dies, the gift is irrevocable. Perhaps as many as 95% of all revocable gifts are never revoked or changed.

Term or permanently restricted funds. A church member may have donated money that can be used only after a term of, say, ten years. Or the principal of a gift may be restricted for perpetuity and the interest designated for specified purposes.

I believe that remembrances, memorials, wills, endowments and trusts create win-win situations for church congregations when handled properly. Handling properly includes the soliciting of these gifts, the receiving of these gifts which includes the accounting and recordkeeping process, the proper use of these gifts and more importantly aligning these gifts with the goals and mission of the church. A frank discussion with potential donors before the gift is received will ensure that both the church and the donor(s) are clear on the purpose and use of the gift. Restrictions placed on the gift should be discussed beforehand. The restrictions placed upon the gift may not be in line with the goals, needs and mission of the church.

“Endowments or trusts gifts make it possible for a church to fund projects that might otherwise be delayed or left undone. But while special gifts provide a tremendous financial lift to any church, they are a blessing that requires thought and time, since they

add administrative responsibilities for the church and they sometimes reduce members' giving to special projects.”

Conclusion

What Do I Hope to Learn from This Project?

I hope to assist churches in developing methods of planned giving that contribute to the longevity of the church, contributes to viable outreach ministries, and spiritual maturity of the congregation. This will eliminate the church calendar being the determinant of the fiscal potential of the church.

The development of a “how-to” get started or “step-by-step” guide to planned giving are a couple of the outcomes I hope to develop from this project. “Trusts and endowments are ordinarily solicited through an information program within the church that promotes wills and trusts. User-friendly seminars and literature on the subject sensitize people to their needs for these planned-giving vehicles.”

We must utilize additional methods for harvesting the resources of a particular congregation. Then we must effectively manage those resources. Tithes and offerings are our primary sources of revenue but they must be supplemented by careful, well thought-out, systematic methods of planned giving. Again, these methods of planned giving must be replicable in small, medium and large congregations.

I also hope to comprehend whether planned giving programs can be replicated across churches of all sizes. If not, then this project will be scaled back to the appropriate size church. I do not consider mega-churches as candidates for this project at this time. Financial resources do not appear to be a problem in most mega-churches.

A byproduct of this study will be my ability to effectively communicate, present and assist churches with effective planned giving programs. These planned giving programs are meant to be strategic in nature. How to acknowledge memorials, remembrances, trusts and endowments will also be a byproduct of this project. This acknowledgement involves thanking the person(s) for the gift, detailing how the gift will be used and what good will come from the gift. This can be done publicly or privately. A discussion with the donor will determine the best way to accomplish the acknowledgement of the gift.

I also hope to utilize my knowledge in the financial services industry to research what methods of planned giving are being utilized by other churches. Interviews with other financial industry professionals and church leaders will aid me in this endeavor.

CHAPTER TWO

BIBLICAL FOUNDATIONS

Introduction

Since the early beginning of time the Bible has provided effective methods to accomplish Planned Giving. Planned Giving was once called deferred giving; it refers to any charitable gift that requires more thought and planning to execute than the average donation. Many experts in the field such as PlannedGiving.com simply defines Planned Giving as Giving that Is Planned.

Through this Biblical Foundation the writer will demonstrate examples of Planned Giving in both the Old and the New Testament. For example, in the Old Testament book of Genesis 26 there is evidence of Planned Giving in the story of Abraham bestowing great promises and blessings upon his son Isaac. Another example is recorded in Genesis 47 here we find Joseph bestowing food and shelter to his family in a foreign land in the midst of a famine. In each of these stories the outcome provided the necessary resources for the survival of God's people and their servants and extended families.

In the New Testament there are additional narratives of planned giving found in Acts 6 we find the community of believers taking the initiative in dealing with the growing crisis of how to distribute benevolence to widows and orphans. In 2 Corinthians

8 during a time of great financial stress the church at Corinth contributes to the growing needs of the Macedonia church.

These biblical foundations include examples of Planned Giving in both the Old and New Testament. Throughout this biblical narrative there will be additional focus on Planned Giving. The first focus will be the Old Testament text of Genesis 26:12 and the Prophet Isaiah's planting seeds in the midst of famine. Isaac is not afraid to sow seeds because of the promises of God to his father Abraham. "The Isaac narrative invites reflection on a world teeming with generously given life. The abundant life is recognized as blessings to those who will receive and share it."¹

The second focus will be directed to the New Testament text in the Book of Acts 20:35 and the exploration of social reciprocity as taught by the Apostle Paul will be reviewed. Paul provided a blueprint for church leaders on integrity and rejecting materialistic things for power and to get rich. The Apostle preached on those who are blessed materially and spiritually providing for the less fortunate.

The goal of Planned Giving is to ensure the survival of important work and missions in the life of the church. Another goal is to review effective financial tool to bestow great promises and blessings on the church.

In order to complete these objectives, organizational patterns will include an introduction, an exegetical study and analysis of the selected text in the Old and New Testaments and a summary. The exegesis will draw upon the documented research, writings and commentaries of other respected biblical scholars and lifelong theologians

¹ Allen P Ross, *Creation and Blessing: A Guide to the Study and Exposition of the Book of Genesis* (Grand Rapids, MI: Baker Book House, 1988), 463.

who are recognized as authorities on those biblical texts. The summary of the project will include a thorough review of various aspects on the subject of Planned Giving. In addition, the researcher will provide a summary of the project that includes a thorough review of various aspects relating to the subject of Planned Giving.

Exegetical Study

In today's 21st Century we hear and read about the richest 1%, 5% and 10% of America's populace controlling 90 to 95% of the wealth in the United States of America. The people that control all of these resources spend large sums of their monies and energies attempting to keep their wealth. They spend untold dollars on lobbyists to influence our elected politicians to pass legislation that favors their motives of maintaining they're wealth. These wealthy persons employ the best and brightest finance lawyers and bankers to develop tax shelters for their wealth and to find countries or safe havens to place their financial largess. Giving to charities may also be a major strategy of the wealthy in an attempt to demonstrate their empathy, support and benevolence for the lower socioeconomic ranks of people.

Again, there are oral and written stories about super rich persons making deals with government authorities in Switzerland and the Cayman Islands to hide their riches in these tax-havens for the wealthy few. Economic plans like "trickle down economy" have been developed in political think-tanks funded by wealthy Americans to convince the masses that when the wealthy spend it helps everyone.

Propaganda is also developed in these think-tanks that develop fictitious characters like the "welfare queen" who drives a Cadillac automobile, wears a mink coat, while shopping with food stamps and welfare debit cards. This same fictitious character

is a prolific shopper that uses her limited resources to purchase the latest luxury goods. This same “welfare queen” is characterized as requiring government assistance such as free lunch programs to feed her large family. Also, she needs government sponsored after-school programs to baby-sit her kids; because she is frequently away from home during these hours. This propaganda is dangerous and hurtful.

In the midst of the wealthy becoming wealthier and the poorer becoming poorer, there is a dire need for the church to find solutions to aid their members and the community at large where they are located. There is news each and every day about assistance for the middleclass citizens. But, there is little or no news about assistance for the lower socioeconomic status citizens. It is the underclass citizens that need the church to help them survive day to day until they can move into the middle class ranks. United States President John Fitzgerald Kennedy liked to say “a rising tide lifts all boats.” The church must be the tide for members and people in the community until they can travel the seas of economic prosperity. It is not a matter of making people wealthy, it is a matter of ensuring that a person has a lifeline to hold onto until their circumstances improve. Their renewed circumstances will enable a person to help improve the circumstances of another citizen.

Developing a tool to assist churches to address the needs of the disenfranchised, marginalized, oppressed, overlooked and poor people in a community is an avenue to show the face and compassion of the Christian church. Moving beyond the four walls of the religious facility to reach those who need the church (deed and spirit) most is the basis for this model of ministry. It takes money to effectively operate community outreach ministries. A Planned Giving program will provide the funds, year after year to

sustain outreach projects for Hamilton Memorial African Methodist Episcopal and the Texarkana community. This project is built around those concepts. This project is intended to take the church where some of the wealthy will not go or simply do not want to go. That place is in the depths of the impoverished communities to assist the Christians and non-Christians.

Genesis

“Genesis is the name of the first book of the Bible. Called **bere’shith** in Hebrew, its English name comes from the Greek word **genesis** “origins.” Genesis is the book of origins, of the beginnings of the physical world, its inhabitants, and especially of the people of Israel. Divine promises to Abraham (12:1-3) structure the stories and serve as thematic threads across the main body of the book (chaps. 12-50).”²

Genesis focuses on four generations of the family. It is important to note that stories of the generations are intertwined and often overlap each other. The genealogies in Genesis are very important because they connect multiple generations and bridge time gaps. Quarreling, violence, and distrust within the family and without nearly destroy it.”³ However, the genealogy continues with various interventions by God in the lives of Abraham and Abraham’s descendants. These interventions ensure that a new Hebrew nation is formed out of the linkages to Abraham. After the story of Abraham, The Book of Genesis covers his son Isaac and then Isaac’s twin sons Jacob and Esau. Esau disappears from the bible. The scriptures in Hebrews Chapter 12, verses 16 and 17 say: *See to it that no one becomes like Esau, an immoral and godless person, who sold his*

² *The New Interpreter’s Dictionary of the Bible D-H: Volume 2* (Nashville, TN: Abingdon Press, 2009), 540.

³ *Ibid.*, 548.

birthright for a single meal. You know that later, when he wanted to inherit the blessing, he was rejected, for he found no chance to repent even though he sought the blessings with tears. If Esau had not sold his birthright for a bowl of pottage, which could have been a bowl of soup or stew the biblical stories might be about him instead of his twin brother Jacob. Isaac's son Jacob, in spite of his good and bad personality traits, is chosen by God to continue the covenant relationship that God made with his grandfather Abraham. Jacob's name means "who schemes to take the place of another."

Jacob's twelve sons became the foundation of the Hebrew nation. His sons are spoken of as "the children of Israel" because of the twelve tribes that they would form and God's divine promises to Abraham. So, his genealogy is very important.

Interventions that are recorded in Genesis move Abraham, Isaac and Jacob toward responsibility and reconciliation not only with God but also with their families. In succession, the covenant of God was given to Abraham as he left Chaldea, to Isaac when he was in Canaan as the famine was occurring and to Jacob at Bethel.

Abraham's son Isaac is a continuation of God's divine promises to Abraham so his genealogy is very important. "Griffith Thomas characterized him as 'the ordinary son of a great father and the ordinary father of a great son.' According to Genesis 35:28, Isaac lived 180 years, this was longer than either Abraham or Jacob lived. Yet these were undistinguished years, and we are told little about them."⁴ "Isaac is not an illustrious personality."⁵

⁴ James Montgomery Boice (Arnold, 1998), *Genesis: An Expositional Commentary* (Grand Rapids, MI: Zondervan Publishing House, 1985), 270

⁵ Ibid.

However, Isaac is the first of Abrahams decedents to receive the promises of the covenant that God has established with Abraham. Isaac's name means "he laughed." It refers to Isaac's father Abraham and his mother Sarah in Genesis 18 laughing when told that they would have a child. Abraham was about one hundred years of age and Sarah was about ninety when Isaac was conceived. Isaac is famous in biblical lore when his father Abraham in Genesis 22 offers him in unquestioning and supreme faith as an ultimate sacrifice to God. However, Isaac does not have to be sacrificed because God provides Abraham an animal instead. God is just testing Abraham's love and devotion toward him by instructing Abraham to offer Isaac as a sacrifice.

Genesis 26:12 is part of a narrative concerning Isaac dwelling temporarily in Gerar, land of the Philistines. Theologically, Chapter 26 is very important; because Isaac is the heir of God's promise to his father Abraham. In fact, "Chapter 26 looks like a parenthetical summary of a life that does no more than faintly echo Abraham's."⁶ God requested that Isaac stay in this place instead of going to Egypt to live. Isaac is to live in Gerar or Egypt; because there is a famine in the land similar to the one in the days of his father Abraham. If Isaac stays in Gerar he will be favored with the blessings promised to Abraham. This underscores the continuity that Isaac had with his father, Abraham. "The great promises of the covenant are restated and confirmed to Isaac (26:2-5, 24). Not only are Abraham's great promises repeated, but they are expanded and enhanced for Isaac."⁷ The blessings include many descendants, countries or kingdoms. Hearing this, Isaac decides to stay in Gerar. We can only surmise that Isaac will receive these many

⁶ J. Gerald Janzen, *Abraham and All the Families of the Earth* (Grand Rapids, MI: William B. Eerdmann publishing Company, 1993), 99.

⁷ Bill T. Arnold, *Encountering the Book of Genesis* (Grand Rapids, MI: Baker Books, 1998), 121.

blessings because he is in the lineage of Abraham. Isaac does not work hard to achieve this favor that includes untold riches.

Genesis Chapter 26

Then Isaac sowed in that land, and received in the same year a hundredfold: and the Lord blessed him. (Genesis 26:12) After Isaac sowed his seed in Gerar what the Lord promised became a reality for Isaac. “Moreover, not only did God prosper him in this first year of his settling down. God prospered him in subsequent years too, so that ‘his wealth continued to grow’ and ‘he became very wealthy’ (v. 13).”⁸ He became very great in the land, very distinguished in the land and very prosperous. Being a wealthy man, Isaac had a lot of servants and owned flocks and herds of animals. Isaac was a very prosperous and successful farmer, land owner, sheep owner and cattle owner. This is in sharp contrast to the thinking that Isaac was a semi-nomad. Isaac put down roots in Gerar and became a well-known member of the community. The Philistine people all knew about Isaac and the God (Jehovah) that he worshiped faithfully. The Philistines also believed that Isaac’s God protected Isaac in a very special way. That belief causes them to be very suspicious of him.

Isaac was faithful to God and followed God’s commandments just as his father Abraham had done. Isaac never forgot how God had saved him from being sacrificed by his father. God provided Abraham a ram for the sacrifice. “The reason for Isaac’s success is the blessing of God (and the courtesy of Abimelech). These blessings are

⁸ James Montgomery Boice, *Genesis: An Expositional Commentary* (Grand Rapids, MI: Zondervan Publishing House, 1985), 273.

certainly not the divine response to model obedience by the patriarch.”⁹ Today, the lesson for us is that by being faithful to God’s commandments, he will honor his promises to us. “Often the promises we make are broken because of our inability to fulfill them. With God, however, it is different. He is always able to perform (Romans 4:21).”¹⁰

“The confirmation of the blessing to Isaac is certainly the central topic here. All the blessings—the crops, the possessions, the servants, and especially the water from the wells—confirmed that Isaac was the true recipient of the Abrahamic blessings.”¹¹

It did not matter that there was a famine throughout the land. “Isaac’s reaping of a hundredfold is to be contrasted with the famine in Canaan that precipitated this whole affair. A wasteland is only a few miles away, but here is Isaac, now a farmer, harvesting a bountiful crop.”¹² Isaac sowed his seeds anyway and time and time again was blessed with cattle and (Janzen, 1993) water to feed his cattle. These blessings are a part of the covenant that God made with Isaac’s father Abraham. “So by means of God’s blessing Isaac becomes an important person in the land of the Philistines.”¹³

The Philistines admired and tolerated Isaac; yet, they were in constant dispute with him regarding his wells. The wells were dug by Isaac’s father Abraham. Over the

⁹ Victor P. Hamilton, *The Book of Genesis: Chapters 19-50* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1995), 200.

¹⁰ Herbert Lockyer, *All the Promises of the Bible* (Grand Rapids, MI: Zondervan Publishing House, 1962), 36.

¹¹ Allen P. Ross, *Creation and Blessing: A Guide to the Study and Exposition of the Book of Genesis* (Grand Rapids, MI: Baker Book House, 1988), 463.

¹² Victor P. Hamilton, *The Book of Genesis: Chapters 19-50* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1995), 200.

¹³ Claus Westermann, *Genesis 12-36: A Continental Commentary* (Minneapolis, MN: Fortress Press, 1995), 426.

years, the Philistines had covered the wells. Each time that Isaac uncovered a well the Philistines claimed it as their well. “Of course, whenever an outsider moves in and becomes very prosperous in someone else’s backyard, the natives feel resentment – *the Philistines were envious of him.*”¹⁴ Some of the tactics that they Philistines used were choking the wells with stones, sand or dead carcasses.

Finally, the Philistines believed that Isaac was favored by his God; because water was found wherever he ordered his servants to dig. Isaac amazed the Philistines for being able to repeatedly find water. Isaac was envied for his growing flocks and herds. Isaacs growing flocks and herds were due to his being able to find water and irrigate the land. By irrigating the land, he was able to turn barren land into great pastures for his cattle to graze on. The Philistines believed that Isaac was blessed by his God. They sought Isaac out to make peace with him because of the perceived power of his God.

“A related theological theme introduced in this chapter is the reason for the blessing, so clearly recognized by Abimelech the king of Gerar who said: ‘We have surely seen that the Lord is with you’ (v. 28). The blessing was thus evidence of God’s presence.”¹⁵ Abimelech and Isaac renewed the covenant established by his father Abraham years before in this foreign land. Isaac trusted God and was not rude or threatening to his neighbors. After everything hostile that his neighbors had done to him, Isaac still forgave them and treated them to a banquet. Ideally, the blessings of God cannot be hindered by men and women. Isaac received God’s blessing in a foreign land and in the midst of hostilities perpetrated by his neighbors.

¹⁴ Ibid.

¹⁵ Allen P. Ross, *Creation and Blessing: A Guide to the Study and Exposition of the Book of Genesis* (Grand Rapids, MI: Baker Book House, 1988), 463.

“The blessings that Isaac received were material, but they were proof of the spiritual heritage that he had received from his father. In the New Testament, believers often enjoy God’s blessings.”¹⁶ An example is given in John 6:1-14, when Jesus feeds over five thousand men and an untold number of women and children with five barley loaves of bread and two fish. Gifts from God are not to be hoarded. They are to be shared with those who are less fortunate. Evidence supporting this example can be found in this same passage of scripture. After everyone had eaten, there were enough leftovers to fill twelve baskets. God’s promises come with responsibilities. Isaac shared both his newly dug wells and his pastures with people who were both envious and hostile toward him and his family.

Isaac is a role model for giving and blessing. “After the death of Abraham God blessed Isaac his son. Isaac’s wealth is explained in 26:12-14: “Yahweh blessed him.” These statements illustrate the original concept of blessing: it is the power of fertility and success.”¹⁷ Isaac is very productive with his land. He develops pastures and his herds multiply. Gods covenant is passed from Abraham to his son Isaac. Once again the passing of the covenant has nothing to do with Isaac but it is because of Gods favor and the Abrahamic blessing.

Isaac is in the midst of the terrible famine; yet he did not pull back, cut the budget or downsize. That is one of the lessons to draw out of the story of Isaac. Isaac continued to dig wells for water to feed his growing flocks and herds. The growing flocks and herds required more herders and shepherds. Isaac had to employ more people

¹⁶ Ibid., 469.

¹⁷ Claus Westermann, *The Promises to the Fathers: Studies on the Patriarchal Narratives* (Philadelphia, PA: Fortress Press, 1980), 157.

to work his land, herd his cattle and shepherd his growing flocks. In the middle of the drought, Isaac did not constrict his operations when hard times hit the countryside. This body of work is developed to help the churches continue their community outreach ministries during the famine seasons.

Acts of the Apostles

“The Acts of the Apostles narrates the early witness of the church to the resurrection of Jesus, beginning with the events of the Ascension and Pentecost in Jerusalem and continuing through Paul’s arrival in Rome. Written by the author of the Gospel of Luke, Acts extends the evangelist’s story of God’s salvation through Jesus Christ both to the people of Israel and to the Gentiles.”¹⁸ The Book of Acts introduces us to the Holy Spirit that comes upon the Christians in the early church. While Peter was still speaking, the Holy Spirit fell upon all who heard the word. (Acts 10:44). The Holy Spirit is a very active participant in the growth of the early church. The Holy Spirit guides and assists the Apostles in their mission work. The Holy Spirit enables uneducated men (Peter) and educated men (Paul) to preach with power and conviction. This power and conviction preaching enables these Apostles to convert thousands of people to Christianity. The Holy Spirit also enables the early Apostles (Paul, Peter, Stephen) to speak “truth to power.”

Peter, a disciple of Jesus Christ is considered the primary character in the first part of Acts, along with the Jerusalem church (chapters 1-12). Paul, a well-educated convert to Christianity is the main character in the second part of Acts (chapters 13-28). The

¹⁸ *The New Interpreter’s Dictionary of the Bible A-C: Volume 1* (Nashville, TN: Abington Press, 2009), 33.

second part of Acts also tells the story of other missionaries including Paul to spread Christianity. The Book of Acts show that Peter and Paul were very important figures and leaders who fostered the growth of the early Christian church through their preaching, teaching, acts of healing and mission work.

Peter was a disciple of Jesus Christ. His original name was changed to Simon by Jesus. (Matthew 4:18) Peter was a fisherman that was first introduced to Jesus by his brother Andrew. Peter was a disciple in Jesus Christ's inner circle. Frequently, he acted impulsively. Three times, Peter and denied knowing Jesus during Jesus' arrest and trial. Later, he became a bold, courageous and dynamic leader and preacher in the early Christian church. Peter preached the Pentecost sermon where the Holy Spirit came upon the believers. (Acts 2)

Disciple Paul, in contrast to the disciple Peter, was a very educated Pharisaic Jew. Paul's original name was Saul. Paul was dedicated to the cause of persecuting Christians. He considered his persecution of Christians to be his religious duty. He was an early convert to Christianity after encountering Jesus while traveling on the Damascus road. (Acts 9:1-30) After his conversion experience, Paul was a dedicated Apostle of Jesus Christ. He spent the rest of his life teaching, preaching and writing to grow and strengthen the church.

The Book of Acts traces the growth of Christianity in Jerusalem, Antioch, Asia Minor, Cyprus, Damascus, Judea, Samaria, Rome and Europe. The final portions of Acts end with the teaching and sharing of the Gospel of Jesus Christ. Acts 28:31 stated that Paul *was proclaiming the kingdom of God and teaching about the Lord Jesus Christ with*

all boldness and without hindrance. Peter, Paul and the other disciples carried out the commandments of Jesus Christ to make disciples of all the nations. This commandment of Jesus' can be found in Matthew chapter 28:18-20. Acts is about the history of the early church after the crucifixion of Jesus Christ. Simultaneously, the growth of the early church is joyful and painful.

“Although the parallels between Peter and Paul in Acts have long been noted, it is the differences between Peter and Paul that have attracted the attention of interpreters of issues of wealth and poverty in Acts. The economic status of Peter and Paul, the two main characters in the book, is portrayed quite differently. Peter participates fully in the Jerusalem community of goods (2:37-47; 4:32-37). Apparently, Peter is without significant financial resources of his own (3:6) and he never serves as a benefactor in his own right.”¹⁹ In Acts 3:6, Peter tells a lame beggar that he has no silver or gold, but what he does have the beggar can receive free of charge.

“While in Jerusalem, Paul apparently had access to significant financial resources because he could underwrite the considerable costs associated with the fulfillment of a Nazarite vow (21:23-26).²⁰ This vow required Paul to get a haircut and to burn the cut hair. Another requirement was the purchasing of some costly offerings for the Nazarite vow ceremony. These costly items were a male and a female lamb, a ram, cereal, and drink offerings. Apparently Paul could pay for his own haircut and all the items needed for the Nazarite sacrifice and ceremony that would be held in the Jerusalem temple. Paul

¹⁹ *Acts and Ethics*, ed. Thomas E. Phillis (Sheffield, UK: Sheffield Phoenix Press, 2005), 58.

²⁰ *Ibid.*, 59.

is self-supporting on his trips to Jerusalem and even during his imprisonment by the Roman government.

“The Apostle earned his own and his companion’s keep by his own work. And it must have been very moving when he showed them in Miletus his work-worn hands. These hands were witnesses to his selflessness and honesty, his renunciation of money and possessions and of all material advantages.”²¹ Paul worked as a tentmaker in the small business owned by Aquila and his wife Priscilla. They had recently migrated from Italy; because the Roman Emperor Claudius had expelled all Jews from Rome. Aquila, Priscilla and Paul were skilled in the same trade of tent making.

Aquila and Priscilla ministered with Paul in Corinth for a year and a half. (Acts 18) The early church met in their house and many people were blessed because of their knowledge of the Scriptures. This couple is credited with helping Apollos, a young, enthusiastic teacher and Jew from Alexandria to expand his ministry. Apollos had deep scriptural knowledge that was limited to Jesus’ baptism by John the Baptist. In private sessions, Aquila and Priscilla took Apollos and helped him understand more clearly the Word of God. Later, Apollos became an Apostle. He became one of the Apostle Paul’s most trusted companions, co-worker and friend (1 Corinthians 16:12). Apollos was such an effective orator and preacher that some of the faithful at Corinth tried to place Apollos ahead of brothers Peter and Paul.

Today, just like the Apostle Paul, Aquila and his wife Priscilla, many pastors work in various occupations and on various jobs to support themselves, their families,

²¹ Joseph Kurzinger, *The Acts of the Apostles: Volume 2* (New York, NY: The Crossroad Publishing Company, 1981), 103

and to support and expand the missionary work and ministries under their care. In addition, they train and teach young enthusiastic leaders, just as Aquila and Priscilla did for the aspiring young apostle Apollos. They mentor and train young ministers to better understand more clearly the Word of God.

In the Book of Acts “the witness of the church also takes the form of mutual responsibility in a community of believers. The early stories in Jerusalem attribute a number of functions to that community, including worship, the sharing of meals, and the sharing of possessions.”²² Luke begins to refer to the growing faith community as **ekklesia** or *assembly, church or congregation* (5:11; 9:31; 15:22; 20:17). In the Book of Acts, the community of believers took the initiative in dealing with the growing crisis of how to distribute food to widows. In the early church, widows and their orphans were a priority. If there was not a brother in law to take in his widowed sister-in-law and her children it was not uncommon for the church to ensure that they ate meals and did not starve. The young Apostle Stephen is one of the seven primary disciples chosen to serve the orphans and widows. The principal Apostles continued to teach and preach. Stephen was elated to be chosen for the work of helping to distribute goods and services to those persons in need. In Acts it was also not uncommon for the growing community of believers to sell their possessions and pool the financial resources from the sale of their possessions to take care of the growing needs of the community.

Acts Chapter 20

²² *The New Interpreter's Dictionary of the Bible A-C: Volume 1* (Nashville, TN: Abingdon Press, 2009), 45.

In all this I have given you an example that by such work we must support the weak, remembering the words of the Lord Jesus, for he himself said, “It is more blessed to give than to receive. (Acts 20:35)

Paul attributed the above unknown saying to Jesus. He used the saying to justify Christian honesty and integrity regarding financial matters in the church. “Although this saying is not found in the Gospel tradition, it agrees with the plain sense of Jesus’ teaching (cf. Luke 6:35-38). In any case, the purpose of Paul’s appeal is to underscore the practical truth that the community’s solidarity is only as strong as its commitment to its own “weak” (cf. 4:32-35; 6:1-7). Finally, it is not his example but because of the command of Jesus that Paul can also say that ‘we must (dei)’ help the poor and powerless – a practical necessity according to God’s Word. This practice remains the social mark of the community of goods in whose life the kingdom of God has been restored by God’s grace.”²³

In Paul’s opinion, the practical necessity of helping others strengthens the community of believers. It gives a face to the teachings of Jesus. The face is that of whoever brings aid to those in need. People may talk about their Christianity; but the Christianity is more effective when backed by deeds and acts of kindness. Jesus realized that hungry people with growling stomachs would not hear his words as he prepared to deliver his Sermon on the Mountain. The Gospels reported that he fed five thousand people before he preached that day on the hillside. This model of feeding before preaching or teaching has been very effective as Hamilton Memorial A.M.E. Church

²³ Anthony B. Robinson and Robert W. Wall, *Called to Be Church: The Book of Acts for a New Day* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 2006), 242

members minister at a local homeless shelter. After everyone has been fed, the people at the homeless shelter are much more open to a conversation about Christian principals, Christian living and the Gospel of Jesus Christ.

In the Book of Acts, no one has accused Paul of financial improprieties. However, it is consistent with Paul's exhortations toward church leaders being honest with gifts and money. "In many congregations today, people appreciate it if their leaders don't say much, if anything, about money or personal stewardship. Note that this was not Paul's style, nor should it be that of leaders in the church today."²⁴ There should always be proper education in a congregation either led or directed by the pastor in charge on proper stewardship. Stewardship is not just money (tithes), but the proper use of the time and the many talents of members in furthering the goals of the church. An honest pastor with unquestionable integrity is comforting to members when monetary concerns arise in a particular congregation.

Today, many pastors have dual careers as a pastor and employment in another occupational field. I am similar to the Apostle Paul; because I have a dual career as a pastor and financial services advisor. Paul was a tentmaker who with his education and knowledge could have been a teacher of the law. Many pastors give financially to the church from all sources of income. I give financially to my church from both sources of income. I attempt to be the first to give when the need arises. It is important to me for my congregation to know that I contribute gladly and without hesitation to support my church and my churches ministries.

²⁴ Ibid., 242.

But, there are many pastors like the Apostle Peter. Financially, they and their families are fully supported by their congregations. These pastors may not feel comfortable speaking freely as the Apostle Paul and I do, about money or personal stewardship. They may not want to “bite the hands that feed them.”

In Acts 20:35, “Luke shows indirectly that possessions are opportunities for service, even as the greed for possessions constitutes a serious threat.”²⁵ In Luke’s writings he draws attention to those persons who appear to be doing God’s work for money. The holy scriptures are very clear about God’s wrath on the greedy who attempt to profit or that do profit on the backs of the oppressed, poor and righteous.

“Although Luke attributes to Satan the act of Ananias and Sapphira, who withhold funds they have declared for the common purse; the story nevertheless displays the dire consequences attached to such deceit about money (5:1-11). The story of Ananias and Sapphira is an example where the community of believers sold possessions to aid the less fortunate. Unfortunately, Ananias and Sapphira held back some of their possessions. It is not known why, because the possessions belonged to them in the first place. They simply did not have to pledge to give items they wanted to keep.

In the Book of Acts, another story is told about Simon Magus who is explicitly said to have offered money to Peter and John so that he might receive the power to convey the Holy Spirit (8:14-24). Simon Magus was earning a living as a sorcerer and magician in Samaria. When the Evangelist Philip began to preach in Samaria, Simon was influenced by Philip’s message, professed a belief in Jesus Christ and was baptized. After

²⁵ *The New Interpreter’s Dictionary of the Bible A-C: Volume 1* (Nashville, TN: Abingdon Press, 2009), 41.

Peter and John came to Samaria and began laying on hands the Samaritan people received the Holy Spirit. Simon Magus offered to purchase the power of the Holy Spirit from the Apostles. Simon loves the adulation and praises from the people and wants to be thought of as great messenger.

Apostles Paul and Silas were on their way to a place of public prayer when they were harassed by a demon possessed slave girl. The slave girl has the ability to tell fortunes and makes a lot of money for her owners. The Apostle Paul became annoyed with the girl and uses the name of Jesus Christ to order the demonic spirit to leave the young woman. The owners of the slave girl are incensed when Paul expels her demons; thus, rendering her incapable of making money for them (16:16-24).

These stories show that there are people in the church that wish to profit from the suffering of others. That is why integrity is an important characteristic needed by pastors and church leaders. Funds that are collected and designated for a certain cause must go to that cause. When funds are diverted to another cause, without the consent of the donors, then problems arise. However noble the next cause, it is difficult to regain the people's trust when principles and standards have been violated.

Another story is about the eruption of a riot in Ephesus, because of Demetrius feared that Christian preaching would disrupt the local trade in the business of Artemis (19:23-41). Demetrius was a craftsman, a silversmith who made Artemisian shrines. He did not want his very profitable business disrupted by the Apostle Paul. Paul was preaching against shrines to other gods.

Felix, the Roman official, seeks out conversation with Paul, in the hope of receiving a bribe (24:26).”²⁶ Paul was under today’s version of house arrest. Felix was married unlawfully to a Jewish woman named Drusilla and pretended to be sympathetic to Paul’s teachings. He really wanted a bribe to release Paul. Again, this is another story about someone that wants money to do what is not right in the sight of the people and God.

The examples above from The Acts of the Apostles demonstrate the worst of Christian discipleship. Pastors and church leaders should avoid such selfish acts toward people. These leaders want personal gain, fame and glory. Money and wealth are very important to them. In Acts, Paul is using his own life to teach future church leaders what a model leader should look like. “His words about coveting no man’s money or possession recall the testimony of Samuel as he recounted his public service for Israel (1 Sam. 12:3). Instead of seeking or desiring the goods of another, Paul was content to work with his hands to support himself and those who labored in the gospel with him.”²⁷

“Instead of teaching directly, Luke shows indirectly that possessions are opportunities for service, even as the greed for possessions constitutes a serious threat.”²⁸ “Church officials should feel an obligation to give a strict account to those who have placed them in positions of trust, for today’s world and God’s work demands

²⁶ Ibid.

²⁷ Everett F. Harrison, *Interpreting Acts* (Grand Rapids, MI: Zondervan Publishing House, 1986), 336.

²⁸ *The New Interpreter’s Dictionary of the Bible A-C: Volume 1* (Nashville, TN: Abingdon Press, 2009), 41.

accountability of those who would lead.”²⁹ Improprieties regarding church finances can ruin a church and should be avoided at all cost. The results could lead to members becoming disillusioned and leaving the church.

In Greco-Roman thinking, a person displays virtue by giving good favors. Paul accepts the basic premise that it is more blessed to give than to receive and insists on being a good giver. “As the post-apostolic role model for the readers of Acts, Paul worked hard at his vocation; he handled his own finances and was even financially independent. He was not greedy. In fact, he was generous.”³⁰ The difference between Paul’s belief and Greco-Roman belief is that Paul’s gift is of greater value and far more costly than good favors. Paul’s gift is the Gospel of Jesus.

In Acts 20, Paul clearly states his view on matters of money and possessions and how church leadership should relate to them. “He wasn’t in it for the money. This is not to say that clergy should not be paid fairly or adequately; they should. But not only was Paul not looking to feather his own nest at the expense of the congregation; he was mindful of the positive potential of financial resources in the community of shared goods. He gives as an example the support of the needy and the weak in the community (v. 35).”³¹

“Somehow, when it comes to duties of the church’s leaders, heresy, infidelity, and love of silver and gold go hand-in-hand. Money can corrupt the witness of a preacher as

²⁹ Floyd Massey, Jr. and Samuel Berry McKinney, *Church Administration in the Black Perspective* (Valley Forge, PA Judson Press, 2003), 87.

³⁰ *Acts and Ethics*, ed. Thomas E Phillips (Sheffield, UK: Sheffield Phoenix Press, 2005), 60.

³¹ Anthony B. Robinson and Robert W. Wall, *Called to Be Church: The Book of Acts for a New Day* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 2006), 242.

quickly as bad doctrine.”³² A church leader should have integrity and a servant’s heart versus seeking wealth, privilege and power. “Paul makes a similar point in discussing leadership and the love of money by noting that when it comes to evaluating church’s leaders, ‘It is more blessed to give than to receive’ (20:35).”³³

In the previous examples from the Book of Acts, Ananias, Sapphira, Simon Magus, Demetrius and the Roman official Felix all have unholy ulterior motives that pertain to possessions, money, wealth, personal fame and personal glory. They are not givers but takers.

It is important for me to prove Paul’s concern for the poor. In 2 Corinthians Chapter 8, the Apostle Paul engages in fundraising for the Jerusalem church and community. It appears that the poor in the Jerusalem church are suffering and also that the Jerusalem church will be a “clearing house” for the disbursement of funds to other poor Christian communities. The Christian communities are suffering from the persecution from Rome, ostracism by persons loyal to the Roman government and people who are afraid of Rome.

Paul uses solid theological principles on why the Corinthians should give. One of the theological principles that Paul uses is explaining how the Gentiles have received spiritual blessings from God and the Jerusalem church by God’s grace. The Corinthians have received God’s grace. That should encourage them to give material blessings in return for what they have received. Paul points out to the Corinthians the Macedonians were poor, did not keep any excess and gave to others out of their poverty. He stated, *for*

³² William H. Willimon. *Acts. Interpretation, a Bible Commentary for Teaching and Preaching* (Atlanta, GA: John Knox Press, 1988), 157.

³³ Ibid.

during a severe ordeal of affliction, their abundant joy and their extreme poverty have overflowed in a wealth of generosity on their part. For, as I can testify, they voluntarily gave according to their means, and even beyond their means. (2 Corinthians 2-3) Paul inferred that the church at Macedonia appears to be in a special blessed category because of their generosity toward other churches.

The administrator of gifts and fundraising activity is very important to Paul. The Apostle Titus and two other men were sent to Corinth to collect the funds. Paul wanted every aspect of this fundraising project to be above reproach. He understood that money can be a controversial, divisive and sensitive issue. Paul took himself out of the equation by sending three people who will be received more favorably by the Corinthians.

The Apostle Paul understood that fundraising takes proper and realistic planning, proper supervision, clear-cut guidelines and almost flawless execution. A well thought-out and properly executed Program of Planned Giving at Hamilton Memorial should be above reproach. The people executing the program should possess and demonstrate the virtuous and honest characteristics of Titus and the two other men sent to collect the funds. These men were not self-seeking. They were men of integrity.

Conclusion

“The index of the success of any financial program is, of course, the actual filling of the coffers by the many rather than the few. Coasters filled, funds in hand, the prudent administrator assigns to a responsible and bonded board the counting and banking of monies and the paying of bills.”³⁴ The task of accounting and check writing should be

³⁴ Floyd Massey, Jr. and Samuel Berry McKinney, *Church Administration in the Black Perspective* (Valley Forge, PA: Judson Press, 2003), 53.

assigned to men and women of integrity in the church. However, the Pastor must continue to be responsible for oversight and not shirk this important role as chief administrator and leader of the church. He or she should review the financial reports on a regular basis. Periodically, a pastor should evaluate those persons responsible for accounting and check writing. No job should be permanent. There may be others ready in the congregation, willing and able to assume financial management responsibilities.

“The spending of money signifies a person’s (or a church’s) values and priorities. In fact, someone who knows nothing at all about a church would be able to describe that church’s priorities fairly accurately simply by analyzing its budget and financial information.”³⁵ When you analyze whether the church is spending money for its upkeep, community outreach, and youth ministry, Christian education and how much on these items, you have an accurate picture of the churches priorities. The main priority may be paying the pastor and the bills.

“Among the goals of any church as it develops a strategic plan, should be its desire to become a dynamic force within its community. Thus, assuming that 20% of a church’s income is discretionary; we recommend that half of that (or 10% of total revenues) be directed toward outreach ministry to the community.”³⁶ The above recommendations in the African American Church Management Handbook requires planning and sound implementation by a churches leadership. Community outreach requires adequate financial resources to be effective. Sourcing additional financial resources to fund community outreach should be an ongoing mission of a Church.

³⁵ Flake, Floyd H.; Flake, Elaine McCollins and Reed, Edwin C., *African American Church Management Handbook* (Valley Forge, PA: Judson Press, 2005), 65.

³⁶ Ibid., 74.

“What we have in the way of opportunities, abilities, resources, and so on are not simply ours to use up and discard. We are to care for these gifts and try to increase them.”³⁷ An increase in financial resources will allow churches to begin, continue or expand community outreach programs. Planned Giving can not only help a church increase those financial resources for immediate needs of the church but for future needs of the church. “From what Paul says in Acts 20:33-35 we can see that the tradition of freedom from covetousness and sharing one’s possessions with others continued as an ideal to be practiced.”³⁸

Eliminating the financial worries and concerns of a congregation allows that congregation to expand its ministries outside of the traditional church walls. Expanding outside of the church walls should be a goal of every church and should be included in the churches strategic plans. Again, the goal of a program of *Planned Giving* is the elimination of the tension that exists between a church’s immediate needs and the long term needs of that same church.

This Biblical Foundations Paper has demonstrated that since the early beginning of time the Bible has provided effective methods to accomplish Planned Giving and evidence can be found in the Old and the New Testaments. The writer has demonstrated examples of Planned Giving in both the Old and the New Testament. These examples of Planned Giving in the Old Testament books of Genesis 26 and Genesis 50 show that there is evidence of Planned Giving in the story of Abraham bestowing great promises and blessings upon his son Isaac. Another example used was the recording in Genesis

³⁷ Robin W. Lovin, *Christian Ethics: An Essential Guide* (Nashville, TN: Abingdon Press, 2000), 30.

³⁸ I. H. Marshall, *The Acts of the Apostles* (Sheffield, UK: Sheffield Academic Press, 1992), 79.

47. In this book we found Joseph bestowing food and shelter on his family in a foreign land (Egypt). This occurred in the midst of a severe famine that affected the countries bordering Egypt; mainly Canaan, Syria and Arabia. In each of these stories the outcome provided the necessary resources for the survival of God's people and their servants and extended families.

In the New Testament, additional narratives of planned giving were given in the Book of Acts 6. The community of believers took the initiative to deal with the growing crisis of how best to distribute benevolence to widows and orphans. Then, in 2 Corinthians 8 we found that during a time of great financial stress, the church at Corinth contributed to the growing needs of the Macedonia church and later to those same growing needs in the church at Jerusalem.

One goal of Planned Giving is to insure the survival of important work and mission in the life of the church. Another goal addressed in this paper was how Planned Giving could be an effective financial tool to bestow great promises and blessings on Hamilton Memorial A.M.E. Church.

Planned Giving really refers to deferred giving. Deferred giving refers to any charitable gift that requires more thought and planning to execute than the average donation. A well thought out program of planned giving would eliminate many of the tensions that exist between funding a churches immediate needs and the long term needs.

The Old and New Testament examples provided the Biblical Foundations that a sustained Planned Giving program at Hamilton Memorial African Methodist Episcopal Church in Texarkana, Texas should increase the faith of the church members.

Hamilton's members would increasingly witness the evidence of a God that provides the necessary spiritual and financial resources to promote, deliver and sustain community outreach programs. These examples of Planned Giving in both the Old and New Testament also give credence to Paul's exhortation in Acts 20:35, *that it is more blessed to give than to receive.*

CHAPTER THREE

HISTORICAL FOUNDATIONS

Introduction

This paper will discuss the historical foundations of Planned Giving that began in the early 19th century and how even today Planned Giving can be a catalyst for funding outreach ministries at Hamilton Memorial African Methodist Episcopal Church (A.M.E.) in the east Texas town of Texarkana, Texas. This paper will explore three fundamental core tenets; self-help, self-reliance and self-determination and the roles they played in aiding African American churches and communities to provide outreach ministries in the 19th and early 20th century. This model of Planned Giving will aid Hamilton Memorial A.M.E. Church to better fund its outreach ministries to the community of Texarkana. Funding outreach ministries through Planed Giving will embody the core tenets of self-help, self-reliance and self-determination that are discussed in this document.

These core tenets affirm how in the African Methodist Episcopal Church and other African American denominations spurred educational, political and social changes in the United States of America. Churches established schools and colleges. Preachers could seek political offices and promote social change without the fear of losing their jobs.

The first core tenet that will be discussed is self-help. Self-help was the African American Church, through its own resources and efforts starting in the 1800's, improved the conditions of its members. The second core tenet was self-reliance. Through the power of its members, during this same time period, a church aided the community and its own people. The third and final core tenet was self-determination. African American churches in the 1800's and 1900's have controlled their own destinies without intervention and interference from outside agencies and governing bodies. These three core tenets: self-help, self-reliance and self-determination allowed African American churches to improve the plight of their members and the community at large.

Beginning in the early 19th century, self-help was an integral part of the African American church and African American community life. People walked to church, traveled on horses and mules, and in carriages and wagons. The church was located in the black community. The early black church was often referred to literarily as the all and all (italics mine) based on 1 Corinthians 15:28. *When all things are subjected to him, then the Son himself will also be subjected to the one who put all things in subjection under him, so that God may be all in all.* The term *all in all* conveyed a church that was more than a house of worship. The church was all things to African Americans, similar to an omnipresent God that was in all things and all places. Consider the following passage published in the early 20th century from W.E.B. DuBois in his famous book, "The Souls of Black Folk."

Take a typical church in a small Virginia town. Considerable sums of money are collected and expended, employment is found for the idle, strangers are introduced, news is disseminated and charity distributed. This church was a bedrock in this rural

community and served an important role in the life of the one thousand residents of this small rural community. The church was a gathering place for those that wanted help in finding jobs, a place to buy insurance and find out the latest news on advancement opportunities in the community.

William Edward Burghardt (W.E.B.) DuBois was an African American journalist, educator, historian, sociologist and civil rights activist. He was the first African American to earn a Ph.D. from Harvard University in 1895. He helped to establish the National Association for the Advancement of Colored People (NAACP) in 1909. DuBois did sociological research in the African American neighborhoods of Philadelphia in the late 1800's. For the United States government, DuBois received educational grants to do research about the African American workforce and culture in the early 20th century.

W.E.B. DuBois attributed many of the social problems of African Americans during the early 20th century in the United States to the ravages of slavery. DuBois was a prolific writer of books, editorials and magazine articles during the early twentieth century. In his dual roles as NAACP's Director of Publicity and Research and editor of the monthly magazine *Crisis*, DuBois was able to observe, research, and write on many early 20th century subjects. Some of the topics were: 1) multiple lynchings in the Southern States; 2) Jim Crow Laws; 3) the effects of slavery; 4) dishonesty and parochialism in the black churches; 5) education; and 6) politics. The scholarly DuBois was an authority on the early black church and its struggle to promote the core tenets of self-help, self-reliance and self-determination during the late 19th and early 20th century.

In 1903, W.E.B. DuBois wrote a series of articles on the Negro Problem, and coined the phrase “The Talented Tenth” to designate a new leadership class of African Americans. The basic premise was that one in ten black men would become leaders of the African American race in the new 20th century. These new black leaders would be trained in archaeology, art, classical studies, history, languages, laws, literature, and philosophy. This “Talented Tenth” would change the world by being involved in educational, social and political change, writing books and articles, and educating other African Americans. DuBois stated, “I argued, we needed college-trained men. Therefore, I stressed college and higher training.”¹

During this same period of time Booker Taliaferro Washington and white philanthropist stressed vocational education. The field of vocational education is described as industrial training to promote self-reliance. Booker T. Washington was an educator, author, and orator. Washington was a United States Presidential Advisor between 1890 and 1915. In Alabama, he founded Tuskegee Normal and Industrial Institute in 1881. Tuskegee Institute focused on training African Americans in the field of agriculture. Today the college is known as Tuskegee University. Washington felt that African Americans should learn trades, crafts, technical skills and serve as novices to master craftsmen in the apprentice system.

At the Atlanta Exposition in 1895, during a report referred to as the Atlanta Comprise Speech, Washington instructed the Negro race to “Cast down your bucket where you are---cast it down in agriculture, mechanics, in commerce, in domestic service,

¹ Lewis, David Levering, ed. *W.E.B. DuBois A Reader* (New York, NY: Henry Holt and Company, 1995), 348.

and in the professions.”² The African American church promoted self-reliance by stressing vocational training, gainful employment, property ownership and adult literacy.

The pastors understood that self-reliance and even self-employment would benefit the recently freed slaves and their families. An excellent example of self-determination is the life and work of the first A.M.E. Church Bishop, Richard Allen. A former slave, Allen purchased his freedom and settled in the free state of Pennsylvania. The self-determination of Richard Allen was key in the formation of the African Methodist Episcopal Church in 1816. Richard Allen and the early leaders of the African Methodist Episcopal Church realized that the education of African Americans was essential to the survival and self-determination of the race. The restoration of the core tenets of self-help, self-reliance and self-determination will help Hamilton Memorial A.M.E. Church to, again, produce viable and needed outreach ministries in the Texarkana community.

Self-help

The early 20th century church provided social activities, food and lectures on various matters for the educational development of African Americans. At the early 20th century church, if an individual could not read, someone at these early would read the personal correspondence, newspaper and any article of interest to the citizen. That same church offered literacy classes for adults and children. There was not an unemployment office, but you could receive a loan from the church to tide you over until you could find employment. After employment was found, there was an expectation to repay the loan back to the church. The repayment of the loan was important to self-help because the repaid funds were loaned to someone else that needed financial assistance.

² *Three Negro Classics* (New York, NY: AVON Books, 1965), 147.

Self-help was better than charity and it was not considered to be a handout. It was simply a way to do community outreach in an age and era where there was not any government assistance for citizens of color. Self-help in the early 20th century kept many black Americans from economic depravity. Self-help also preserves a person's dignity.

Thus, a person was not perceived as a drain on the community or considered lazy. As stated by C. Eric Lincoln and Lawrence H. Mamiya, "the Black Church helped to create the black self-help tradition and an ethos of economic rationality for free and enslaved blacks."³ The organization of the African Methodist Episcopal Church in the early nineteenth century and the Baptist Church in the late nineteenth century demonstrated how the Black church was at the forefront of self-help. The principle of self-help has furthered education, religion and economic growth in the African American Community.

On many plantations in southern states, for fear of revolts, slaves were forbidden to gather in large numbers to socialize or worship. The Black Church was simply an "invisible institution" struggling to survive during slavery. The covert meeting places in caves, clearings and woods were referred to as "hush harbors." These "hush harbors" provided slaves with spiritual matter and clandestine opportunities to plan escapes to northern Free states. These crude churches were important in the lives of enslaved Blacks. What could be more valuable to self-help than discussing, discovering and planning ways to escape cruel physical and mental enslavement? What could be more

³ Lincoln, C. Eric and Lawrence H. Mamiya. *The Black Church in the African American Experience*. (Durham, NC: Duke University Press, 1990), 272.

valuable in promoting self-help than individuals restoring the dignity of each other in common meeting places? What could be more valuable in promoting self-help than skilled enslaved craftsmen passing on their knowledge and skills to other slaves? What could be more valuable in promoting self-help than slaves who had secretly learned to read teaching those same skills to other enslaved people?

Self-help in the “visible church” increased after the Civil War and with the abolishment of slavery. Rapid growth and development occurred with the aid and assistance of the Freedmen’s Bureau. On March 3, 1865 Congress created two government agencies. The Freedmen’s Savings and Trust Company (Freedmen’s Bank) and the U.S. Bureau of Refugees, Freedmen and Abandoned Lands (Freedmen’s Bureau). After the Civil War ended, these two agencies were formed to help former black slaves in the South. They were designed to provide food, housing and medical aid to the recently released captives. Another function was to pay the wages of African Americans that had served in the Union Army during the Civil War.

After the Civil War, the Freedmen’s Bureau and Freedmen’s Bank helped African Americans to purchase land, farms, farm equipment, businesses and homes. The Freedmen’s Bureau offered legal assistance to African Americans when disputes about deeds, property, wages and rents arose and often worked with the American Missionary Association and other private charity organizations. These organizations worked together and fostered self-help by establishing institutions of higher learning after the Civil War. Some of these universities are: Atlanta University (1865) in Atlanta, Georgia; Fisk University (1866) in Nashville, Tennessee; Howard University (1867) in Washington, D.C.; and Hampton University (1868) in Hampton, Virginia.

Carter G. Woodson, the late African American author, educator, journalist, historian and founder of Black History Month stated in 1947 that “The Negro Church, handicapped as it has been, has accomplished some things impossible.”⁴ The teaching, educating and training of unlearned and so-called inferior human beings was a priority for the African American church aided by the Freedmen’s Bank and Freedmen’s Bureau. Educating the newly released slaves and their offspring contributed to the tenet of self-help in the African American community.

An unintended by-product of the Freedmen’s Bank and Freedmen’s bureau contributed to self-help in the African American community. That by-product, at its peak in 1870, was an all African American staff operating the Freedmen’s Bank and its thirty-seven bank branches. These thirty-seven branches were located in seventeen states and the District of Columbia. Black staffers trained other black staffers on the functions required to run a bank in the late 1800’s. Approximately 20 million dollars was disbursed by African Americans operating Freedmen’s Bank branches; thus, promoting self-help in black communities. Also a small, but well trained, cadre of blacks trained in banking operations and financial services was developed as a direct result of the formation of the Freedmen’s Bank and Freedmen’s Bureau in 1865.

By the late 19th century, the Black Church had become firmly established as an influential institution in the lives and communities of Black people in the northern and southern states. Black people turned to the church for help. They were free to exercise their right to worship at African American churches in a manner that pleased them.

⁴ McCall, Emmanuel L. *The Black Christian Experience* (Nashville, TN: Broadman Press, 1972), 79.

Approximately 3.5 million recently freed slaves were released with no formal training or education. The task of training and educating fell largely to African American Churches. Many churches served as schools during the day and vocational training centers during evenings. These churches also provided self-help as they embarked on the mission of training an illiterate and uneducated workforce in basic literacy.

Rural African American churches were an important part of self-help for the 3.5 million (3,500,000) newly freed slaves in the South. The “Great Migration” started in 1916 and continued until 1970. More than 6 million (6,000,000) African Americans from the rural South relocated to North, Midwest and Western cities. The Great Migration was caused by harsh segregationist laws and a lack of economic opportunities for blacks. In 1900, nine out of every ten black Americans lived in Southern states and three out of every four blacks lived on farms. At the same time there was a need for industrial workers. The first and second World Wars prompted the need for an increased industrial work force. By 1970, only 25% of blacks lived in rural areas of America and less than half lived in Southern states.

In their groundbreaking work *The Black Church in the African American Experience* C. Eric Lincoln and Lawrence H. Mamiya addressed this point. “Black rural churches also played important historical roles in helping black people survive the dehumanization of slavery, in providing economic and educational uplift after the Civil War, and in acting as major centers for political activities like slave rebellions, civil rights protests, and, more recently, mobilizing the black vote.”⁵ The Southern states were the

⁵ Lincoln, C. Eric and Lawrence H. Mamiya. *The Black Church in the African American Experience*. (Durham, NC: Duke University Press, 1990), 111.

homes for the majority of African American and newly freed slaves. Churches took up the mantle of helping them adjust to the new educational, economic and social realities of freedom.

In the late 18th century, decades before the end of slavery in America, self-help was addressed by Richard Allen, the first A.M.E. Church Bishop. He stated, “in the applying and bestowing some part of our substance or the produce of our labors towards the relief and intended and contrived for the real good and bettering the condition of our indigent brethren, either by public or private ways of charity. And by this we improve our talents to the glory of God and the welfare of our own immortal souls.”⁶ Allen quoted in the book, *A Rock in A Weary Land*, that “we are to do good and lend, hoping for nothing again”. In 1796, the Trustees of Bethel A.M.E. Church in Philadelphia, encouraged by their Pastor Richard Allen, established a free school to give children and adults reading lessons. The reading lessons helped to combat illiteracy in the African American community of Philadelphia, Pennsylvania. The tenet of self-help was demonstrated through these actions.

The A.M.E. Church has often been described as an action church. The church started out with action that promoted self-help. And, all through the years, it has been designated as an action church. This means that any action program in a community will find A.M.E. members ready to participate. One of the most prominent Baptist ministers, in an address some years ago in Memphis, Tennessee. Dr. S. D. Proctor, Pastor of Abyssinia Baptist Church in New York City, made the statement “that it seemed as if

⁶ Allen, Richard, Rt. Rev. *The Life Experience and Gospel Labors of the Rt. Rev. Richard Allen* (Nashville, TN: AMEC Sunday School Union Publishing House, 1990), 79.

whenever you go into a community to start a movement to help alleviate social ills, the A.M.E. preacher was the first one to respond.”⁷ One example of this can be found in the 1954 landmark case, *Brown vs the Board of Education (Kansas)*. An A.M.E minister, Reverend Oliver Brown, was a lead plaintiff in a lawsuit challenging segregation in Topeka, Kansas public schools. What better form of self-help than combating segregation in publicly funded schools that were separate but unequal.

A more recent example of the A.M.E. Church acting on behalf of the African American community and promoting self-help was mentioned during the tragic circumstances in Charleston, South Carolina. A Caucasian gunman opened fire during an evening prayer service at “Mother” Emanuel A.M.E. Church on June 17, 2015 and killed nine people. The pastor of the church was one of the people killed during the prayer service. The slain Pastor of Emanuel, Rev. Clementa Pinckney was very active in Civil Rights causes affecting the city of Charleston and the entire state of South Carolina. One example of his past activism was legislation requiring police officers and other law enforcement officials to wear body cameras. Activist ministers and pastors in the African Methodist Episcopal Church follow the example of Richard Allen and have traditionally been active in fostering the core tenets of self-help, self-reliance and self-determination in the communities where they live.

The President of the United States, Barack H. Obama, delivered a memorial service on Friday, June 26, 2015 at the TD Arena on the campus of the College of Charleston, South Carolina. President Obama mentioned the rich heritage and history of

⁷ Gregg, Howard D. *History of the African Methodist Episcopal church: The Black Church in Action* (Nashville, TN: Henry A. Belin, Jr., 1980), 416-417

the African Methodist Episcopal Church during the eulogy he delivered for the Rev. Clementa Pinckney, the slain Pastor of Emanuel A.M.E. Church and a South Carolina State Senator. President Obama talked about the self-determination of the founders, Bishops, Lay Persons and institutions of higher education of the A.M.E. Church. Author and ordained minister, Clarence Walker, stated, that “Through its newspaper, university, and publishing house, the church inculcated its members with a sense of mission. The A.M.E. Church was an instrument of God’s providence. Members of the church believed that God had risen up their church “to minister in holy things: first and foremost to the Anglo-Africans upon this continent, and then to the colored races of the earth. To make this belief a reality, members of the church were to be examples of self-help and uplift.”⁸

Throughout its history, the A.M.E. Church has been an integral part of the multiple communities and the churches they serve. “Whether in schools, seminaries, hospitals or social service centers, the A.M.E. Church has lived the gospel outside its sanctuaries. This mandate still informs its ministry, vision and mission in the Church’s third century of existence.”⁹

The A.M.E. Church has partnered with social service and non- profit agencies to provide valuable resources to church and non-church members. “Over two hundred years ago the A.M.E. Church was an epicenter for spearheading social, political and economic self-help among our members, and extending into the broader community.”¹⁰

⁸ Walker, Clarence E. *A Rock in a Weary Land: The African Methodist Episcopal Church During a Civil War and Reconstruction* (Baton Rouge, LA: Louisiana State University Press, 1982), 15.

⁹ Ibid., 16.

¹⁰ Champion George Lovelace, S. (Ed.), *The Pastor’s Manual for the 21st Century, Second ed., Vol. II: Toward the Orders of Elder* (Nashville, TN: AMEC Sunday School Union, 2002), 232.

Self-help will enable Hamilton Memorial A.M.E. Church to aid African Americans in Texarkana by providing economic and educational uplift, serving as a major center for political activities, engaging in civil rights activities, mobilizing the black vote for elections, stressing vocational training, gainful employment, property ownership, college education and adult literacy.

Self-reliance

A program of Planned Giving will aid Hamilton Memorial African Methodist Episcopal Church in being more self-reliant as the church develops and sponsors social outreach ministries in the community of Texarkana. Self-reliance was an important core tenet in the lives of African Americans in the late 19th century. Through church affiliations and organizations African Americans were instructed in the ways that self-reliance would elevate the race. Churches were an integral part of the community and connected to the everyday lives of the people. A person did not have to be a member of a church congregation to receive aid, social services or attend certain informational meetings at the church. Community and civic organizations held their meetings at the church. Other gatherings were informational meetings with a purpose. The purposes for such meetings could be information on elections, jobs, new community businesses, social service organizations and national or overseas conflicts. The church served as an employment agency, welfare office, housing authority, school, daycare center, social meeting place and a moral beacon in the community. In the early 20th century W.E.B. DuBois said of the African American church, "it has instilled and conserved morals, it has helped family life, it has taught and developed ability and given the colored man his best business training. It has planted in every city and town in the Union, with few

exceptions, meeting places for colored folk which vary from shelters to luxurious and beautiful edifices.”¹¹

The racial caste systems from 1877 to the mid-1960s were a major reason for African American churches serving in the capacities mentioned in the previous paragraphs. The racial caste system was commonly referred to as Jim Crow. Jim Crow was a codified system of racial apartheid that dominated the American Southern states after the end of the Civil War. Jim Crow consisted mainly of nine laws that were used to relegate African Americans to second class citizenship. These laws were strictly based upon skin color or racial heritage.

In the South, Jim Crow laws excluded African Americans from sitting upfront on public transportation, using the same water fountains as white people and sitting in the same sections as white people in public restaurants. Restaurants could choose to serve or not serve African American citizens. If they chose to serve blacks, the foods were delivered from side or back doors of the restaurant. Jim Crow laws also restricted African Americans from sitting on juries and from voting in elections.

Another restriction of Jim Crow laws was in hiring practices that kept African Americans from even being considered for certain jobs. Jim Crow laws kept neighborhoods and schools segregated between black and white people. Many of the daily interactions between Caucasians and African, subtly and sometimes not so subtly, implied a superior and inferior status, respectively. A violation of the spoken, silent, known and unwritten rules could mean injury or death for black people and their families.

¹¹ Lewis, David Levering, ed. *W.E.B. DuBois: A Reader* (New York, NY: Henry Holt and Company, 1995), 259.

Jim Crow laws were a way of life for African Americans in the South from the late 19th century to the mid-20th century.

The restrictive nature of the Jim Crow laws contributed to the development of self-reliance in the African American community. The self-reliance actions were positive tactics to limit the Jim Crow's restriction nature in the lives of the former slaves and their decedents. The tools of self-reliance helped the former slaves and their descendants to develop skills to combat some of the Jim Crow restrictions and persecutions in their daily lives. A passage describing an early 20th century A.M.E. Church states, "Cut off from most social services, free blacks needed an institution that would serve as a center for community life; a place where they could worship, meet socially, and educate their children. Such a place was provided for free blacks by the A.M.E. Church and it served as the fixed point from which church members drew their strength."¹² Regardless of the denominational affiliation, the early 20th century African American Church served as a pillar for the residents of the local community. The Baptist and African Methodist Episcopal Churches were similar in that they promoted the tenet of self-reliance through the services they provided their members and the community at large.

In their book, *The Black Church in the African American Experience*, C. Eric Lincoln and Lawrence H. Mamiya stated, "The Black Church has no challenger as the cultural womb of the Black community. Not only did it give birth to new institutions such as schools, banks, insurance companies, and low income housing, it also provided an academy and an arena for political activities, and it nurtured young talent for musical,

¹² Walker, Clarence E. *A Rock in a Weary Land: The African Methodist Episcopal Church During the Civil War and Reconstruction* (Baton Rouge, LA: Louisiana State University Press, 1982), 13-14

dramatic, and artistic development. E. Franklin Frazier's apt descriptive phrase, 'nation within a nation,' pointed to these multifarious levels of community involvement found in the Black Church, in addition to the traditional concerns of worship, moral nurture, education, and social control."

The formation of banks, credit unions and insurance companies aided with other forms of self-reliance. These other forms of self-reliance came to fruition with the help of African American churches. The formation of banks, credit unions and insurance companies within the Black community provided the economic capital to start small businesses such as barber and beauty shops, shoe repair businesses, tailor shops, livery stables, grocery stores and restaurants. The black church working with other organizations provided opportunities for Black people to purchase homes, farm supplies, farm equipment and animals. Being liberated economically was a concrete and clear sign of self-reliance for the black community. Churches began to expand their outreach programs into their communities with the new influx of money into the church offering plates. Hamilton Memorial African Methodist Episcopal Church believes that a program of Planned Giving will allow it to expand and sustain its own outreach ministries outside the walls of the church and into the twin cities of Texarkana, Texas and Arkansas.

Reginald F. Davis, in his book, *The Black Church: Relevant or Irrelevant in the 21st Century?* stated that the black church, "It promotes cultural identity, hope, survival, and liberation. Many black organizations, schools, and agencies got their start from the black church. Much of the social and political gains of black America could not have

happened without the power and influence of the black church.”¹³ The African American church has had to rely on its own resources since the Civil War ended. Self-reliance was not an option to a recently freed people attempting to establish its own institutions and agencies. Davis talked about the banks, colleges, credit unions, hospitals, insurance societies, burial and benevolent societies, morticians, funeral homes, newspapers, hotels, grocery stores, dry goods stores, pawn shop, restaurants, real estate firms and other businesses that owed their start to the Black church. These institutions and agencies could not have survived without the power, influence, knowledge and money provided by the African American church. It is also important to point out that the churches could not have survived without the financial support of African American business owners and the hundreds of members that they employed.

Some late 19th and early 20th century examples of self-reliant neighborhoods and communities with flourishing African American businesses were: 1) the racially segregated Greenwood neighborhood in Tulsa, Oklahoma; and 2) Beale Street located in downtown Memphis, Tennessee. The neighborhood and street show good examples of self-reliance in the African American communities because of their successes in improving the financial and economic conditions of black people. Both of these communities had wealthy black men as catalyst for the core tenet of self-reliance. O.W. Gurley in Tulsa, Oklahoma was the catalyst for the Greenwood neighborhood. Robert Church was one of the major economic players on Beale Street. These men promoted and encouraged economic growth.

¹³ Davis, Reginald F. *The Black Church: Relevant or Irrelevant in the 21st Century?* (Macon, GA: Smyth & Helys Publishing, Inc., 2010), 13-14.

African American churches encouraged their congregants to support and patronize black owned businesses. Many of the black owned businesses owed their very existence to loans provided to them by local churches and the members of these churches that worked in savings and loan banks and mortgage companies. During this time many of the African American businesses were owned by pastors and local church members that were entrepreneurs.

The Greenwood neighborhood in Tulsa, Oklahoma was the home of the early 20th century street referred to as “Black Wallstreet.” In 1906, the neighborhood was founded by O.W. Gurley. He was a wealthy African American from Arkansas. There was not a better example of a person fostering self-reliance than O.W. Gurley. Gurley sold land only to African Americans; especially, blacks attempting to escape the harsh conditions found in the state of Mississippi. The discovery of oil in the late 1800’s near Tulsa, caused this community to explode in population and economic wealth. Greenwood became one of the wealthiest and successful black communities in America.

Thirty African American grocery stores, dry goods stores, shops, hotels, banks, newspapers, schools, two theaters, a hospital and twenty-one restaurants opened in the Greenwood neighborhood and on “Black Wallstreet.” According to the San Francisco Bay View, a national black newspaper; one dollar circulated thirty-six to one hundred times in the African American community of Greenwood before exiting. It is estimated that it took one year for a dollar to leave Greenwood and “Black Wallstreet.”

Beale Street located in downtown Memphis, Tennessee was the home of African American banks, restaurants, theaters, nightclubs, pawn shops, tailor shops, shoe shine and repair shops, barber shops, hair salons and hotels. The Beale Street Baptist Church,

the oldest surviving African American church edifice in Tennessee, is still located on Beale Street. The Beale Street Baptist Church was built in 1864. This church was a very important meeting place for African Americans during the Civil Rights Movement of the mid-20th century. The African American church and its members fostered self-reliance during the late 19th and early 20th century.

This tenet of self-reliance continued through the turbulent years of Jim Crow in the South. Many publications discuss the founding of the music form called the Blues. In Memphis, this musical form was created by W.C. Handy in 1909. These same publications reference that blues musicians performed in Beale Street nightclubs by night and in Memphis' churches on Sunday mornings. It is also important to note that Robert Church, the first black millionaire in the South, owes much of his wealth to the purchases of property and businesses on and around Beale Street.

Gunnar Myrdal stated in the book, *The Black Church in America*, "The Negro church is a community center par excellence." It houses civil and political meetings, lectures, concerts and recreational activities for the community. The black church is the community's central public institution and can move easily between political, nonreligious and religious functions naturally and with ease. Many African American communities did not have a black newspaper and the white newspapers generally left out significant developments in the minority community. The black church was the place to find out the news and ongoing developments in the community. Black Baptist churches in the southern states, with the assistance of The Freedmen's Bureau, quickly became community, literacy and religious education centers for newly freed men, women and children.

Black Baptist churches are simpler units to organize. This factor led to a larger number of Baptist churches as compared to other religious denominations. Today, it is estimated that the National Baptist Convention, U.S.A.; the Progressive National Baptist Convention, Inc.; and the National Baptist Convention of America represent over 10,000,000 members and over 41,000 congregations. These statistics make these organizations extremely important to the religious and moral fiber of African American communities.

The Baptist congregations have stood alone in their communities because they are mainly governed by their own set of by-laws. The pastor, in most Baptist churches, does not have a national, state or regional hierarchy to answer or report to like the pastors in black Methodist denominations. These churches have been able to determine their own futures, ministry and social outreach programs. Again, black Baptist churches have continued to grow and expand after the Emancipation Proclamation and the Civil War.

Hamilton Memorial A.M.E. Church can again serve as a beacon for the community and promote self-reliance. Community and civic organizations should be able to hold informational meetings with a purpose at the church. In the late 19th and early 20th centuries, the purposes for such meetings were information on elections, jobs, new community businesses, social service organizations and national or overseas conflicts. The church, again, can serve or link the community to employment agencies, social service offices, housing authorities, schools, and daycare centers.

Self-determination

The African Methodist Episcopal Church was founded in the early 19th century. It is the oldest independent black church in the United States of America. The church

was founded by Richard Allen, in Philadelphia, Pennsylvania in 1816. Allen, a former slave, worked and purchased his freedom. Later, Richard became a preacher of the Gospel; although he felt that the doctrine of the A.M.E. church was a message that the unlearned could understand.

“In November, 1787, the colored people belonging to the Methodist Society in Philadelphia convened together in order to take into consideration the evils under which they labored, arising from the unkind treatment by their white brethren, who considered them a nuisance in the house of worship, and the back seats. In 1890, “Booker T. Washington, an Alabama Educator of growing prominence, wrote in the Christian Union about *“The Colored Ministry: Its Defects and Needs.”* He made a poignant observation about the intelligence, morality and religious earnestness’ of African American Clergy. Washington said, “After coming into direct contact with the colored ministers...in the heart of the South, I have no hesitancy in asserting that three-fourths of the Baptists and Methodists are unfit, either mentally or morally, or both, to preach the gospel to anyone or to attempt to lead anyone.”¹⁴

Washington believed that a trained clergy was essential in helping the Black race to determine its future. After writing a letter for the Christian Union newspaper, where he gave his opinion on the mental and moral conditions of Negro preachers; he believed that the clergy was greatly improved because of the public sentiment in favor of his article. He writes, “The improvement in the character and life of the Negro ministers is one of the most gratifying evidence of the progress of the race.”¹⁵

¹⁴ Dickerson, Dennis C. *Religion, Race, and Region: Research Notes on A.M.E. Church History* (Nashville, TN: AMEC Sunday School Union / Legacy Publishing, 1995), 40.

¹⁵ *Three Negro Classics* (New York, NY: AVON Books, 1965), 154.

Before Booker T. Washington wrote his comments in the late 19th century, Bishop Daniel Alexander Payne, the sixth A.M.E. Bishop purchased two hundred (200) acres of property on behalf of the A.M.E. Church to found Wilberforce University in 1856. “At the time of its purchase, Wilberforce University became the first institution of higher education organized and promoted by Blacks in America. When Blacks achieved their freedom as a result of the Civil War, Wilberforce led the way in training professional leaders of the Black Race.”¹⁶ By his sheer will, Bishop Payne exhibited self-determination in founding Wilberforce University.

Originally, during the 19th and early 20th centuries many Wilberforce graduates were trained primarily to serve as pastors and educators in the A.M.E. Church and the communities in which they resided. Today, the students of Wilberforce University “are fitted to serve commerce, industry, business and a host of scientific and technological pursuits.”¹⁷ Wilberforce University continues to aid the African American race in determining its future by continuing to educate and train you men and women.

Finally, Bishop Payne aided his country during the turbulent Civil War period. He pushed the A.M.E. Church to sponsor the Chaplains for the Colored Regiments and the first Institution of Learning for the special training of the colored race. Bishop Payne willed the A.M.E. Church to become institutionally committed to a trained clergy. “He held that the A.M.E. Church and its clergy were obligated to lift the cultural level of The

¹⁶ Foster J. Curtis. *The African Methodist Episcopal Church Makes Its Mark in America* (Nashville, TN: Henry A. Belin, 1976), 50.

¹⁷ Ibid., 54.

African American population and advise members on how that task would be accomplished.”¹⁸ He supported higher education and various ecumenical movements.

A trained clergy was also important to the development of self-determination in the A.M.E. Church from the 1800’s until today. A trained clergy instilled education into the people in their congregations. Trained clergy supported education in general and the A.M.E. institutions of higher learning in particular. Those nineteenth and twentieth century traditions of instilling education and supporting institutions of higher learning are alive and well in the today’s A.M.E. Churches. The A.M.E. Church is the largest centrally organized African American denomination in the United States of America. During the mid-nineteenth century the A.M.E. Church was largely composed of northern Blacks. The church emphasized literacy and the ability to read the Bible which replaced many of the oral traditions practiced by southern Blacks. Southern Blacks had been severely restricted in their opportunities to learn how to read and write.

In the mid-nineteenth century Bishop William Fisher Dickerson, a disciple of Daniel Payne, was a northern preacher and southern prelate. Bishop Dickerson was an advocate for training an educated clergy and education in general. Bishop Dickerson said, Ignorance ‘made the Negro inferior,’ but education elevated him.”¹⁹ Bishop Dickerson encouraged the reading of books by Negro authors to acquaint them with good authors and books within the African American race. Reading books by African American authors encouraged self-determination in the pulpit, but also spread the same messages into the pews. An example of this was Congressional Representative Henry M.

¹⁸ Dickerson, Dennis C. *Research Notes on A.M.E. Church History* (Nashville, TN: AMEC Sunday School Union, 1995), 43.

¹⁹ *Ibid.*, 83.

Turner who represented Atlanta, Georgia in the late 19th century. Congressman Turner was fearless in his struggle for civil rights and justice for blacks.

This paper would not be complete without discussing the role that women played in the core tenet of self-determination during the late 19th and early 20th centuries in the African American church. The mainline African American denominations are primarily populated by female membership and largely male leadership. The major programs are focused on economics, education, mutual-aid, music, politics and social outreach and heavily dependent on women to complete the tasks. Lincoln and Mamiya pointed out that, “both historical and contemporary evidence underscore the fact that black churches could scarcely have survived without the active support of black women...”²⁰

The Women’s American Baptist Home Mission Society and American Baptist Home Mission Society founded and organized approximately twenty-seven institutions of higher learning beginning in 1865 with the founding of Shaw University in Raleigh, North Carolina. Women established mutual-aid organizations. Some examples are the Daughters of Hope, Sisters of the Good Shepherd, Daughters of Sharon, African Female Trust Association and Daughters of Samaria. These organizations were not only formed to aid the sick and distressed as well as to foster mission work in local African American communities and overseas in other countries. Women raised funds, collected materials such as books, clothing, food and other resources for members inside and outside of their local church congregations. The women’s movement inside the African American

²⁰ Lincoln, C. Eric and Lawrence H. Mamiya. *The Black Church in the African American Experience*. (Durham, NC: Duke University Press, 1990), 275.

church is linked to social changes and the core tenet of self-determination; because these organizations did not necessarily have to consult with men to accomplish their goals.

Black men have primarily served as pastors and preachers in the majority of African American churches. However, the majority of members in black churches have been women. The success of churches has been credited to the tireless duties performed by women. The 21st century is witnessing more and more women assuming the roles of pastors and preachers. It is nearly impossible to overstate the impact and influence that women in the African American church have had on the development, growth, sustaining, educating and the self-determination of black people.

One champion of women's rights was Sara J. Hatcher Duncan of the African Methodist Episcopal Church. Mrs. Duncan was born in 1869 in the state of Alabama. Being the daughter of a slave, Mrs. Duncan was not going to stand for second class citizenship in the church. She wrote and spoke about the role of women in the African American church. Hatcher was also the 1st President of the Women's Home and Foreign Missionary Society. She also wrote and edited the missionary newspaper *Missionary Searchlight* which was founded in 1898.

Hamilton Memorial can champion self-determination in Texarkana just as the early A.M.E. Church, the Women's American Baptist Home Mission Society, American Baptist Home Mission Society, Women's Home and Foreign Missionary Society and women pioneers like Sara J. Hatcher Duncan were able to do. They were instrumental in the development, growth, sustaining, educating and the self-determination of black people during the late 19th and early 20th centuries. They aided the sick and distressed, raised funds, collected much needed materials such as books, clothing, food and other

resources for African Americans both inside and outside of their local church congregations. A model of Planned Giving can provide the financial resources for Hamilton Memorial to plan, grow and sustain this kind of self-determination in Texarkana.

Conclusion

This paper has discussed how the three tenets of self-help, self-reliance and self-determination have allowed the African Methodist Episcopal Church and other black churches to improve the plight of their members and their communities. These core tenets have allowed churches to continue traditions of educational, political and social change through outreach programs. These same core tenets will allow Hamilton Memorial African Methodist Episcopal Church to help improve the plight of its members and community through a program of Planned Giving. Planned Giving can give Hamilton Memorial A.M.E. Church some of the tools to expand its outreach ministries in the community in the twin cities of Texarkana, Texas and Arkansas.

The A.M.E. Church in particular is in the fight seeking a better way of life for all mankind in every community in which it is placed.”²¹ Richard Allen did not narrow his ministry to just preaching and soul saving. Allen was a prominent citizen in the community and was sought out by civic leaders and politicians to assist the community in times of need. Many A.M.E. pastors and preachers attempt to model themselves after Richard Allen and participate in educational, social, religious, political and economic programs in their local communities. “Drawing on a tradition of spiritual and material

²¹ Gregg, Howard D. *History of the African Methodist Episcopal Church: The Black Church in Action* (Nashville, TN: Henry A. Belin, Jr., 1980), 407.

progress, from the 1960's to the present, local A.M.E. churches have committed themselves to alleviating some of the problems facing the neighborhoods in which these churches are located. Many churches have developed day care facilities, low-cost housing, health clinics, and employment services, voters' information services, and schools."²²

The African Methodist Episcopal Church, largely composed of northern blacks before the Civil War, made it a point to focus on literacy. The goal was to ensure that black people could read the Bible and learn to read and write general information. Carter G. Woodson was correct about the Negro church being handicapped and still achieving so much with so few resources such as books, trained educators and money.

The discussions on the self-help, self-reliance and self-determination ideas of W.E.B. DuBois and Booker T. Washington both positions were needed to help improve the lives of the recently freed slaves. Washington's ideas on self-help and economic uplift by pursuing an industrial education were a path forward for African Americans. Lincoln and Mamiya pointed out that, "the gospel of wealth that Washington preached espoused the major values of the Protestant ethic: thrift, industry, and self-help."²³ Also DuBois' ideas on self-help and economic uplift while pursuing a liberal arts education for the "Talented Tenth" were another forward path for black people. A merging of their two ideas was and continues to be the best solution for the African American race.

²² Pinn, Anthony B. *The African American Religious Experience in America* (Westport, CT: Greenwood Press, 2006), 129.

²³ Lincoln, C. Eric and Lawrence H. Mamiya. *The Black Church in the African American Experience*. (Durham, NC: Duke University Press, 1990), 247.

This paper has also discussed how women were essential to the development and growth of the African American church while also promoting the core tenet of self-determination. Amazingly, African American church women like Sara J. Hatcher Duncan accomplished these goals without damaging the black church as a pivotal institution in the larger black community. These late 19th century church women used their will and powers of self-determination to foster a sense of community both inside and outside the walls of the church. These women functioned in key leadership roles in African American churches and contributed to improvements in living conditions for blacks in the United States. These women also owned businesses like restaurants, grocery stores, hair salons, and dress shops and operated early versions of daycare centers and schools.

In Texarkana, Texas and Arkansas, Hamilton Memorial African Methodist Episcopal Church members are working to follow the Richard Allen model and refrain from a narrow focus of preaching and soul saving. On the first Thursday of the month, the members partner with other churches in the community and feed the homeless people at the Randy Sam's Homeless Shelter. In addition, the members partner with civic organizations to offer college preparatory classes. The growing television ministry is reaching a broad ecumenical audience to inform them about community and religious events.

Partnering with other churches and non-profit organizations allows the Hamilton Memorial A.M.E. members to better serve the community. Those actions help to ensure that limited financial resources and finite human capital are used effectively and efficiently. The goal is to continue the work for the core tenets of self-help, self-reliance,

and self-determination. These three core tenets will help the church to aid our members as well as people in the community. The church members will be able to use their collective power and efforts, to control their destiny. Thus, this action will improve the plight of Africa American Christians and non-Christians in the church and the community-at-large.

The African Methodist Episcopal Church has been at the forefront of providing college educations to its members and the African American populace. A few of the A.M.E. sponsored institutions of higher education are; Morris Brown College in Atlanta, GA; Paul Quinn College in Dallas, TX; Payne Theological Seminary in Wilberforce, OH; R.R. Wright Theological Seminary in the Republic of South Africa; Wilberforce University in Wilberforce, OH.

Many A.M.E. Churches have established 501(c)3 charitable arms to provide grants, scholarships and aid to individuals and ministries. A few of these churches are Bethel in Columbia, SC; Greater Allen in Jamaica, NY; Metropolitan in Washington, D.C.; and St Andrew in Memphis, TN. “Rev. Floyd Flake’s Allen A.M.E. Church in Jamaica, Queens, has set up a church-sponsored housing corporation that rehabilitated 10 stores in the neighborhood, a housing development fund, a home care agency, a 300-unit, \$11 million complex for senior citizens, and a 480-pupil elementary school.”²⁴

A.M.E. Annual Conferences have also setup 501(c)3 charitable arms. One example is African Methodist Episcopal Church’s FutureTenth, Inc. of the Tenth Episcopal District State of Texas. Under the leadership of Bishop Vashti Murphy

²⁴ Lincoln, C. Eric and Lawrence H. Mamiya. *The Black Church in the African American Experience*. (Durham, NC: Duke University Press, 1900), 257.

McKenzie and Episcopal Supervisor Stan McKenzie, FutureTenth provides economic grants to churches and educational grants to seminary students within its Episcopal District of Texas.

These examples demonstrate that the core tenets of self-help, self-reliance and self-determination are being practiced within the denomination. However, much more needs to be done to further these three core tenets. As C. Eric Lincoln and Lawrence H. Mamiya pointed out “the major challenge facing a predominately middle and working class Black Church is whether it can effectively reach out to the extremely deprived members of the truly disadvantaged.”²⁵

A project of Planned Giving at Hamilton Memorial A.M.E. Church will enable the church to provide long-term funding for social outreach ministries in the community of Texarkana. The core tenets of self-help, self-reliance and self-determination provided economic uplift to African Americans in the late 19th and early 20th centuries. Today, this same economic uplift can be realized today by a Planned Giving program to fund social outreach outside the walls of the church. Effective Planned Giving can ensure that limited financial resources and finite human capital are used effectively and efficiently to provide mutual-aid to needy communities. Once again, Hamilton Memorial could move easily between political, nonreligious and religious functions to serve the less fortunate of Texarkana, Texas and Arkansas.

²⁵ Ibid., 269.

CHAPTER FOUR

THEOLOGICAL FOUNDATIONS

Introduction

This paper will discuss the theological foundations of Planned Giving. The paper will examine the paradox (good and evil) in the use of the Bible. For many decades, the Bible has been used to oppress the poor and marginalize people. Modern day theologians took the same Bible and used it to liberate and give hope to poor and oppressed people. The ideas and thoughts of these modern day theologians is a catalyst for a Planned Giving program at Hamilton Memorial African Methodist Episcopal (A.M.E.) Church in the east Texas town of Texarkana, to aid the poor and oppressed.

According to J. Deotis Roberts, “Theology is *logos* of *Theos* --- reasoning about God. Thinking about God includes God’s *action* in creation and history. “God” implies creation, providence, and redemption.”¹ The creator of man (woman) is concerned with the plight man (woman) today as he was yesterday. God is aware of the suffering of his people today just as he was concerned with his chosen elect (the people of Israel) suffering under the Egyptians and Pharaoh.

¹ Cone, James H. *A Black Theology of Liberation: Twentieth Anniversary Edition* (Maryknoll, NY: Orbis Books, 2004), xi.

“Theology is not universal language about God. Rather, it is human speech informed by historical and theological traditions, and written for particular times and places. Theology is contextual language---that is, defined by the human situation that gives birth to it.”² For many decades, America held on to the oppressive and dehumanizing institution of slavery. After slavery, a new dehumanizing caste system called Jim Crow was formed in the Southern states to hold on to the vestiges of slavery. African Methodism was a liberation movement and a protest movement against the indignities of racism and segregation in God’s church and the world at large. People of color by begged for a Christology that they could call their own. African Methodism issued in a time and place for new ways to think about God and the indignities against people of color.

The last half of the twentieth (20th) century saw the emergence and development of many types of studies in Christology. The major themes were Asian, Roman Catholic, Latin American Liberation, Protestant, Black Liberation, Feminist, Womanist, Process, and Anglican Christology. They focused on the historical figure of Jesus viewed through the lenses of historical-critical study. They emphasize the full humanity of Jesus Christ. “In other words, recent Christology has been developed ‘from below,’ that is, from the historical humanity and experience of the man Jesus, as distinguished from being developed ‘from above,’ that is, from the eternal Word, the divine Logos, God the Son, the divinity of Christ.”³

² Ibid., 114.

³ Thomas, Owen C. and Ellen K. Wondra, *Introduction to Theology* (Harrisburg, PA: Morehouse Publishing, 2002), 173.

God sent his son, Jesus Christ, to earth. Subsequently, Jesus: 1) was born in a stable; 2) lived on this earth in an out-of-the-way town; 3) suffered disrespect on this earth by the religious and political elite; 4) was prosecuted without due process; and, 5) experienced the harsh penalty of execution. This God is real to those that seek him, because, there is suffering, laws applied unequally, unjust sentencing and a lack of due process for people of color. Jesus Christ and people of color share common experiences of oppression and persecution. This is the kind of God that people of color can identify with and follow.

“African Americans and other liberation theologians from all over the world have emphasized inherent human dignity and its diminishment through structures and systems of oppression, degradation, and marginalization. They argue that the struggle against oppression and for liberation is religious as well as sociopolitical.”⁴

The systems of slavery, Jim Crow laws, separate but equal (unequal), no voting rights, inadequate schools and a general lack of respect for human rights created a need for a Christian God that cared about all his creatures. These indignities created the need for a God that people of color could identify with, believe in and worship. The God that the white majority preached had a class system, favorites and endorsed oppressive systems like slavery and did not believe in the full humanity of all his creatures. A new theology was needed for the poor and oppressed people.

Liberation Theology

The theology that was needed for the *least of these* is referred to as *Liberation Theology*. This theology began within the Roman Catholic Church in Latin America in

⁴ Ibid., 134

the 1950s and 1960s. It gained a footing in Protestantism as a political theology.

Liberation theology appeals to people who have been ignored, marginalized, overlooked and silenced in society. Liberation theology is a way to view Christology through the eyes of poor people. “African American theologian James Cone has pioneered this approach in the United States in his many books and other writings.”⁵

Liberation theology was embraced and expanded by other theologians such as, Cheryl Townsend Gilkes, Justo L. Gonzalez, Gustavo Gutierrez, Dwight N. Hopkins, F. Douglas Powe, Jr., J. Deotis Roberts, Jorge Rieger, Rosemary Radford Ruether, Juan Luis Segundo, Cornel West, Gayraud S. Wilmore and Jeremiah A. Wright. The sermons, teachings and writings of these theologians told of a Jesus that identified with the *least of these*. They described a Jesus that identified with the oppressed and marginalized in societies around the world. The Jesus they described had a liberating message of hope that needed to be lifted from the sacred pages of the Bible. Their exegetical work that they did, gave hope and comfort to the disenfranchised people; because, they had a savior that would not leave them nor forsake them through the dark and difficult days. In Liberation Theology, there was once a divine man called Jesus Christ who suffered the same indignities as the oppressed and marginalized people.

Liberation Theology teaches that the Christian doctrine of humanity must treat everyone with respect regardless of social, economic and political status. Even Latin American Liberation Theology has Jesus Christ identifying with the disenfranchised and confronting the oppressors. Black and Latin American Liberation emphasizes the full humanity of Jesus. “This leads to a Christology of Jesus as the messianic prophet, a

⁵ Ibid., 7.

political figure who proclaims a this-worldly kingdom of justice and peace.”⁶ Jesus had come to let the world know that there was a special place in heaven for those that were suffering in this earthly realm; and, he would come back to take the sufferers home to be with him.

Liberation theologians emphasize the Book of Exodus, Old Testament passages of Isaiah 61:1-2, and Luke 4:18-21, to speak about a god of the oppressed. “Black preachers have shown a particular bias toward the prophetic writings of the Hebrew Scriptures to provide inspiration, consolation and relief for African American people in the hostile American context.” In this passage of Isaiah, the eschatological prophet is anointed by the Spirit to proclaim liberty to the captives, and to the Diaspora and to return. Dr. Theodore Walker, Professor at Southern Methodist University, Perkins School of Theology, taught a course called Black Liberation Theology. He referred to the following scripture as “God’s Anti-Poverty Program.

Isaiah 61:1-2 (NSRV)

The Good News of Deliverance

The spirit of the Lord God is upon me,
because the Lord has anointed me;
he has sent me to bring good news to the oppressed,
to bind up the broken-hearted,
to proclaim liberty to the captives,
and release to the prisoners;
to proclaim the year of the Lord’s favour,
and the day of vengeance of our God;
to comfort all who mourn;

⁶ Wimbush, Vincent L., ed., *African Americans and the Bible: Sacred Texts and Social Textures* (New York, NY: The Continuum International Publishing Group, Inc., 2003), 129.

The passage in Luke proclaims the coming reign of God as good news to the poor, marginalized, and suffering. This passage is also referred to as the *least of these*. Jesus Christ is proof of God's mission of salvation in the world. In the prophet's tradition, Jesus implies his Christology with the following words.

Luke 4:18-21(NSRV)

‘The Spirit of the Lord is upon me,
because he has anointed me
to bring good news to the poor.
He has sent me to proclaim release to the captives
and recovery of sight to the blind,
to let the oppressed, go free,
to proclaim the year of the Lord's favour.’
And he rolled up the scroll, gave it back to the attendant,
and sat down. The eyes of all in the synagogue were fixed on him.
Then he began to say to them,
‘Today this scripture has been fulfilled in your hearing.’

“Liberation theologians believe that the history of salvation is carried out in the form of liberation from oppression. They emphasized the damaging effects of economic, ideological, political and social oppression. “Liberation theologians argue that oppression, subjugation, or marginalization is the condition for the majority of the world's people today and in the past. Oppression of whatever sort is fundamentally dehumanizing, affecting not only a persons' material circumstances, but also their ability to view themselves and others as possessing inherent dignity and inestimable value to God.”⁷

People of color must have a savior that they can believe in if they are to continue to believe in a God that identifies with the *least of these*. On the basis of skin color alone

⁷ Ibid., 192

people are subjected to police brutality, an inferior education system, denial of equal employment opportunities, access to fair credit and loan policies, poor housing and inadequate healthcare. There must be a God that aids in the fight against oppression and oppressive forces in this world. This God will liberate and lift these unfair burdens off the backs of the poor and marginalized people.

Theological Issues

“..... Theology is always done for particular times and places and addressed to a specific audience. This is true whether theologians acknowledge it or not. Although, God is the intended subject of theology, God does not do theology. *Human beings do theology.*”⁸ There are many types of theology today and they address the many types of ways that God interacts and intervenes in the lives of his people both church and non-church. Anglican, Protestant, Roman Catholic or Process theologies do not address how a just and fair God can help today’s disenfranchised, marginalized and oppressed people. That opens the door for a theology that must focus on inclusion, full humanity and a restoring of dignity for people of color.

Restoring dignity, inclusion in society and giving full humanity to oppressed people involves addressing the struggles of daily living and survival. It is daily living that the *least of these* are most concerned about. They ask themselves the following questions on a daily, weekly and monthly basis. Today, how do I feed my family? This month, how do I pay my rent? Today, how do I keep warm? This month, are my utilities going to be shut-off? This week, do I have enough gas in my car to make it to work?

⁸ Cone, James H. *A Black Theology of Liberation: Twentieth Anniversary Edition* (Maryknoll, NY: Orbis Books, 2004), xix.

Today, will my car start? This is why Liberation Theology focuses on local, state and national economic and class analysis of oppression. It must focus on and provide answers to these national and global questions. Dr. Martin Luther King, Jr. stated:

*We are caught in an inescapable network of mutuality, tied to a single garment of destiny. What affects one directly, affects all indirectly. As long as there is poverty in this world, [no one] can be totally healthy...Strangely enough; I can never be what I ought to be until you are what you ought to be. You can never be what you ought to be until I am what I ought to be.*⁹

Addressing the economic issues means attention on the role of capitalism in exploiting the poor and disadvantaged people for economic and political gains. “When profits are more important than persons, disastrous results follow for the poor of all colors.”¹⁰ We witnessed the near collapse of the American economy from 2006-2009. The housing market collapsed and thousands of American middle class people lost their homes and jobs. Deregulation in the finance industry led to reckless speculation on Wall Street and banks failed. There were huge job losses in the financial sector. Deregulation of safety inspections led to coal mines collapsing and the unnecessary deaths of miners. Poison and polluted water have been discovered in Flint, Michigan; because, the local and state governments put profits before the safety of its citizens. These disastrous events could have been avoided if economic interests had not been the main priority of these entities and governing bodies. The money that many politicians received from campaign contributions influenced their votes on de-regulation. Thus, capitalist industries received more deregulation. These policies were harmful to everyday citizens.

⁹ Ibid., xvii.

¹⁰ Ibid., xviii.

Liberation theology informs us that in the Bible, salvation includes our economic, political, physical, psychological, religious and social well-being. All these things are built upon our religious salvation. The traditional doctrine of salvation was understood to be spiritual and individual. Theologians like Cone, Gonzalez, Rieger, and West believed that salvation must include economic, political, physical, psychological, religious and social well-being to be true salvation

“Liberation is based on oppressed persons’ conviction that their plight is not what God intends for them.”¹¹ God’s concern for the marginalized and oppressed began with the Children of Israel in Egypt and culminated in the birth and life of Jesus Christ. “God’s election of Israel and incarnation in Christ reveals that the liberation of the oppressed is a part of the innermost nature of God. Liberation is not an afterthought, but the essence of divine activity.”¹²

God wants us to look after the *least of these* and that requires money. There must be sustained giving programs to sustain long-term outreach projects such as, food distribution, clothing, assistance with utility bills and housing. Sustained outreach programs allow churches to become dynamic forces in their communities. A church must decide what amount of its discretionary income will be directed toward outreach ministries. Ten percent (10%) of churches total revenues is a good starting point according to Floyd and Elaine Flake and Edwin Reed, authors of the *African American Church Management Handbook*. They believe that an analysis of the church’s budget

¹¹ Thomas, Owen C. and Ellen K. Wondra, *Introduction to Theology* (Harrisburg, PA: Morehouse Publishing, 2002), 196.

¹² Cone, James H. *A Black Theology of Liberation: Twentieth Anniversary Edition* (Maryknoll, NY: Orbis Books, 2004), 64.

will describe the organization's priorities. A high priority, for any church, should be community outreach.

“One of the most neglected virtues in the life of the Christian is the grace of giving. We can excel in other virtues and still be devoid and underdeveloped in the grace of giving.”¹³ The grace of giving must be taught to congregations through sermons, classes, workshops and book clubs. A proper sustained program of planned giving should strengthen the faith of church members as they observe successes and testimonies that their outreach projects are working in the community. Seeing evidence of the grace of giving strengthens a congregation's faith in God. The scripture in the Book of Acts 10:35 can become a powerful vehicle in the life of the church. Acts 20:35 says that, it is more blessed to give than to receive.

While much of the giving in the church and in life comes from those who have the means and resources to offer much without too much stress and strain, it is also true that much comes from those about whom we wonder how they can afford to give what they do.¹⁴ Giving is a true act of grace and kindness for those who do not seem to have the resources to give. These givers are happy to help others and do not need compliments or public recognition. The grace of giving becomes a way of life with them and infectious to others. In turn, they will become joyful givers.

“Over two hundred years ago the A.M.E. Church was an epicenter for spearheading social, political and economic self-help among our members, and extending

¹³ Watley, William D. *Bring the Full Tithe: Sermons on the Grace of Giving* (Valley Forge, PA: Judson Press, 1995), 51.

¹⁴ *Ibid.*, 44.

into the broader community.”¹⁵ The A.M.E. Church believed that changing the perceptions of blacks held by many Caucasians would prove African Americans are worthy of the rights, privileges and equality practiced by the majority society. The church focused on the daily morality, ethics and social sensibilities of its members. The church leaders believed that changing the perceptions of blacks among white folk would give them full citizenship in this nation.

When addressing Christian charity, Richard Allen stated, “in the applying and bestowing some part of our substance or the product of our labors towards the relief and intended and contrived for the real good and bettering the condition of our indigent brethren, either by public or private ways of charity. And by this we improve our talents to the glory of God and the welfare of our own immortal souls.”¹⁶

Local AME churches are involved in their communities through various outreach projects to alleviate social problems and suffering. Many A.M.E. churches run day care centers, have built low cost housing, offer health care screenings, register voters and distribute voter information, offer employment services and operate 501(c)3 corporations and foundations. “Rev. Floyd Flake’s Allen A.M.E. Church in Jamaica, Queens, has set up a church-sponsored housing corporation that rehabilitated ten stores in the neighborhood, a housing development fund, a home care agency, a 300-unit, \$11 million complex for senior citizens and a 480-pupil elementary school.”¹⁷ These churches are

¹⁵ Thomas, Owen C. and Ellen K. Wondra, *Introduction to Theology* (Harrisburg, PA: Morehouse Publishing, 2002), 1.

¹⁶ Allen, Richard, Rt. Rev. *The Life Experience and Gospel Labors of the Rt. Rev. Richard Allen* (Nashville, TN: AMEC Sunday School Union Publishing house, 1990), 79.

¹⁷ Lincoln, C. Eric and Lawrence H. Mamiya. *The Black Church in the African American Experience*. (Durham, NC: Duke University Press, 1990), 257.

modeling themselves after their founder, Richard Allen, by participating in economic, educational, political, religious and social programs in their communities.

The A.M.E. Church, like other churches and black denominations, has often found itself struggling with the balancing act of W. E. B. Dubois's stressing participation in cultural, economic, social and political activities at the local, state and national levels and Booker T. Washington's call for economic inclusion and focus on self-help and self-reliance. This balancing act continues today. "Drawing on a tradition of spiritual and material progress from the 1960s to the present, local A.M.E. churches have committed themselves to alleviating some of the problems facing the neighborhoods in which these churches are located."¹⁸ A sustained Planned Giving program will allow the Hamilton Memorial A.M.E. Church to address and alleviate some of the economic and social hardships in the Texarkana, Texas community.

Theological Relevance

Christian theology is the understanding and interpretation of the stories of what God has done and is doing in the world. The story of God's work in the world is told in the Bible. "The Bible is the story of creation, the rebellion of humanity, the election and covenant with Israel, the coming of the Messiah, the reconciliation of God and humanity, the birth of the church as God's instrument in the divine mission to the world, and the gift of the Spirit as the promise of final fulfillment."¹⁹ Theology shines its light on Christian life amid man and woman's struggle in this world for liberation, full humanity and our manifestation toward God's desires for his people.

¹⁸ Pinn, Anthony B. *The African American Religious Experience in America* (Westport, CT: Greenwood Press, 2006), 129.

¹⁹ *Ibid.*, 5.

The church has a mission and role to speak to the world about God in language that people can understand. The church can speak through preaching, prayer, pastoral care, social outreach, catechetical instruction and worship services. “Thus, one of the functions of theology is to scrutinize, criticize, and, if necessary, reform the church’s formulations of its faith in creeds, conciliar decisions, and confessions, and its practices in worship, prayer, mission and daily life.”²⁰ Theology must be clear and concise in its methods of interpreting what God has done and is. Christian theology competes with other disciplines history, philosophy, human sciences, natural sciences and the study of Scriptures.

“Liberation theologians today, in order to ‘break the silence of the [biblical] text,’ appeal to the experience of people who have been ignored, marginalized, and silenced.”²¹ Liberation theology attempts to address oppressive systems that hold the dispossessed, the disfranchised and the marginalized captive economically, politically and socially. This theology has Jesus Christ identifying with Black people, people of color and the poor masses in general in their struggle for equality, freedom and justice. “Dr. James Cone, in his book, *A Black Theology of Liberation*, stated, that the hand of God is ‘unreservedly with those who are humiliated and abused.’”²²

Liberation theology describes a God that identifies with and cares for people that are at the bottom of society’s economic, social and political ladders. “In short, liberation theology has pushed religious thinker beyond their usual parochial concerns and

²⁰ Ibid., 46

²¹ Ibid., 46.

²² Cone, James H. *A Black Theology of Liberation: Twentieth Anniversary Edition* (Maryknoll, NY: Orbis Books, 2004), 225

challenged churches to become more enlightened participants in the great political and economic issues of our time.”²³

Some theologians share the view that Liberation Theology has kept alive the prophetic witness of Jesus and his teachings from the last half of the twentieth century to the twenty-first century. Liberation theology accomplished this by addressing human misery and human suffering, classism, racism and sexism. Black feminist, Womanist, Native American, Hispanic and Latin American liberation theologians have contributed greatly to Christian thought and Christology. By getting theologians, ministers, church leaders and parishioners to not just think about parochial and denominational concerns, Liberation Theology has caused them to review and analyze the economic, political and social issues in their communities that affect congregants and non-congregants.

Engagement with Modern Theologians

Martin Luther King, Jr. wrote, “But when slaves unite, the Red Seas of history open and the Egypt of slavery crumble.”²⁴ God wants people to be liberated from oppression and to have freedom. God in the manifestation of Jesus continues to identify with the liberation of oppressed communities. In the 1950s and 1960s, the radical and liberating Jesus was developed into a theology to address the problems of people of color suffering from social oppression, economic deprivation and marginalization in a world of plenty.

During the late 1960s, leading Black theologians, such as James H. Cone, developed a *black theology of liberation* as a way of radicalizing the Gospel of Jesus

²³ West, Cornel. *The Cornel West Reader* (New York, NY: Basic Civitas Books, 1999), 394.

²⁴ King, Jr. Martin Luther. *Where Do We Go From Here: Chaos or Community?* (Eugene, OR: Wipf & Stock Publisher, 2002), 146.

Christ. Black liberation theologies brought together the non-violence thoughts of Dr. Martin Luther King, Jr. and the social criticisms of Malcolm X. The merging of these two schools of thought and social critiques gave rise to the arguments that God through the teachings of Jesus Christ was greatly concerned with the liberation of the oppressed. “This thought was referred to as the ‘Social Gospel’ in that teachings of Christ were used to address pressing social concerns.”²⁵ Social Gospel embraces the full range of human needs addressed by the teachings of Jesus Christ. This understanding of the Gospel fosters African American consciousness and pride. Depictions of a black Jesus became common in many African American churches during this period of time.

In the 1990s, a new type of gospel, called Prosperity Gospel and/or Prosperity Preaching, became popular. This was not a new theology recently introduced to the black church. “For instance, seldom discussed in any detail, the ministry of figures such as Father Hurley and Prophet Jones, within the Black Spiritual movement, as well as Father Divine (The Peace Mission Movement) and Sweet Daddy Grace (The Universal house of Prayer for All Peoples) must be mentioned in this context. These four developed religious practices and sensibilities that responded to the socioeconomic hardships of the early to mid-twentieth century. Drawing on the Bible, numerology, Easter traditions, and spiritual guides in some cases, these religious leaders forge connections between religiosity and materiality, spiritual health and physical well life.”²⁶

These four types of religious practices and sensibilities attempted to address the economic hardships faced by African Americans in this country. They thrived in small

²⁵ Pinn, Anthony B. *The African American Religious Experience in America* (Westport, CT: Greenwood Press, 2006), 134

²⁶ Ibid., 24

geographic areas of the country. Today, television and the internet, are tools used to introduce these practices to large sections of the country and most metropolitan areas. From 1960 to 1970, Rev. Ike (Frederick J. Eikerenkoetter, II) was a very popular minister and electronic media evangelist. The early American minister, based in New York City, drove a Rolls Royce automobile and lived in a palatial home. He was an early proponent of the Prosperity Theology.

Preacher and theologian Dr. Jeremiah A. Wright writes, “A lot of us get tricked by some of the new thought theology that promises only prosperity and no adversity. Well, that’s cute, but that is not Christianity.”²⁷ Prosperity gospel has people believing in a slot machine God that rewards those that accept and deliver these message and teachings. The message is a consistent one describing how people will always receive more than you give (put in). The messages describe a rich God who cannot wait to share his abundance with each of us. Receiving an abundance of material blessings will be liberating for each and every person that gives or sows seeds into the prosperity ministry.

James Cone, in contrast to the prosperity preachers, developed a Black Liberationist Theology for academia that points out the tensions between black life experiences and the Scriptures. This tension enables Liberation Theology Scholars to retrieve and redefine the good news of the Gospel message. Cone wrote, “For it was Scripture that enabled slaves to affirm a view of God that differed radically from that of the slave masters. The slave masters’ intention was to present a ‘Jesus’ who would make the slave obedient and docile. Jesus was supposed to make black people better slaves,

²⁷ Wright, Jeremiah A. *What Makes You So Strong: Sermons of Joy and Strength* (Valley Forge, PA: Judson Press, 1993), 55.

that is, faithful servants of white masters. But many blacks rejected that view of Jesus not only because it contradicted their African heritage, but it contradicted the witness of Scripture.”²⁸

In Luke 4:18-19, Jesus challenged the status quo that maintains a good life for the political and religious elite. Jesus offered hope to the downtrodden and oppressed in these Scriptures. In the spirit as Jesus, Cone challenged those white Christians that want to maintain the status quo. He used the Gospel lessons as anvils against oppressed people.

Clarice J. Martin affirms that “the Exodus paradigm (Exodus 14 in particular) has functioned as a vivid and explicit symbol that confirms that God is a God who liberates, who secures justice for the people of God, and who demands a radical obedience that upholds justice for everyone within the community of the people of God.”²⁹ The Exodus story has spoken to black people throughout generations; because it tells a story of a God taking a chosen people out of slavery. This same God in the Exodus story would be able to liberate blacks from slavery and deliver them from the oppression of their slave masters just as he did the ancient Israelites. The God that was active in the lives of the ancient Israelites was the same God that was active in the affairs of oppressed and enslaved black people.

The telling, hearing and reading of the Jewish exodus story gave hope to Black people that were shackled and chained to plantations and lives of drudgery. Barbara A. Holdrege writes that, “while nationalistic readings of the biblical account of the Exodus

²⁸ Cone, James H. *God of the Oppressed* (San Francisco, CA: Harper San Francisco, 1975), 31.

²⁹ Felder, Cain Hope, ED. *Stony The Road We Trod: African American Biblical Interpretation* (Minneapolis, MN: Augsburg Fortress Press, 1991), 226.

from Egypt interpreted the American nation as the new Israel liberated from the bondage of Great Britain, the slaves reversed the imagery and identified themselves as the children of Israel whom the Lord would deliver from the bondage of American institutions of slavery.”³⁰ Negro spirituals, prayers and sermons were filled with imagery of the Israelites in bondage *down in Egypt land* and being liberated by a just and almighty God.

“Just as Israel, as a community, became liberated from bondage and oppression, God’s work in the world is to liberate all people from oppression in order for them to form a community of political and social partnership.”³¹ Slaves and their descendants lift Bible stories of enslaved people who are liberated. The oppressed and marginalized people are uplifted, given dignity and hope for tomorrow. God’s poor children are not forgotten by him and will eventually become triumphant over their oppressors.

Liberation for Christian people of color means extricating the Bible and the Gospel of Jesus Christ from its racial entanglements. The Jesus that white Christians have prescribed for people of color has a plan to liberate them in the next life, beyond the grave. The Jesus that white Christians prescribe believes that masses of people of color were born in this world to be downtrodden, marginalized and oppressed. White Christians believe that there is a Christological hierarchy for white people and another lower hierarchy for people of color. Refuting the white Christians claim, Dr. Cornel West offered this description: *Liberation theology at its best is a worldly theology—a theology that not only opens our eyes to the social misery of the world, but also teaches*

³⁰ Wimbush, Vincent L., ed., *African Americans and the bible: Sacred Texts and Social Textures* (New York, NY: The Continuum International Publishing Group Inc., 2003), 147.

³¹ *Ibid.*, 31.

*us better to understand and transform it.*³² James Cone, also, calls out white Christians for using the Gospel of Jesus Christ to fuel and maintain oppressive systems to keep the status quo.

Dr. Cornel West and James Cone asserted that Jesus was not here to support the status quo that was oppressing and marginalizing poor people, as well as, the poor in spirit. Jesus was here to transform and dismantle the economic, political and social systems that contributed to the social misery of the world. God's mission is the same for economic, political and even religious oppression. All systems and practices must be liberated when they become oppressive.

Conclusion

The way that the present-day Christian Church concerns itself with the plight of the disenfranchised, marginalized, oppressed, overlooked and poor people are of grave concern. The ways that the church moves beyond its walls and reaches into the community to offer a life-line to the forgotten and impoverished are of great importance.

Martin Luther King, Jr. "remained convinced all of his life that there was a need for a redistribution of wealth and de-emphasis on material possessions in a profit-oriented capitalist society."³³ *The Occupy Wall Street Movement and Occupy Protests* put the economic crisis and the economic inequality back on the radar screen. The vast quantities of the nation's wealth held by a few versus the realities of struggling people and churches were reminders of the damaging effects of policies and practices that support ...all for a few and not much for others. The black church must continue to resist

³² West, Cornel, *The Cornel West Reader* (New York, NY: Basic Civitas Books, 1999), 398.

³³ Ibid., 431

systematic social and economic injustices inflicted upon people, especially, persons of color.

Reginald F. Davis, in his book *The Black Church: Relevant or Irrelevant in the 21st Century?* stated, “It promotes cultural identity, hope, survival, and liberation. Many black organizations, schools, and agencies got their start from the black church. Much of the social and political gains of black America could not have happened without the power and influence of the black church.”³⁴ This is not the time for the church to become complacent and comfortable inside its own walls, ministering only to its own people.

People of color need to experience a little bit of heaven now. Hope must be experienced now. “An eschatological perspective that does not challenge the present order is faulty.”³⁵ People cannot continue to see the dominant society enjoying *their heaven on earth* while the poor and the oppressed are promised *pearly gates, long white robes, and streets made of gold*, sometime in the future, after they die.

Spiritual and economic living is important in the Black Christian experience. Charles Mabee writes, “regardless of its origins, the simple fact is that most American Christians live in woeful ignorance of the important interplay between spirituality and economics and go about the ‘business’ of running the Christian communities in splendid isolation from economic realities.”³⁶ Economic realities permeate the African American communities with abandoned buildings, numerous payday loan establishments, multiple

³⁴ Davis, Reginald F. *The Black Church Relevant or Irrelevant in the 21st Century?* (Macon, GA: Smyth & Helys Publishing Inc., 2010), 13-14.

³⁵ Cone, James H. *A Black Theology of Liberation: Twentieth Anniversary Edition* (Maryknoll, NY: Orbis Books, 2004), 137.

³⁶ Wimbush, Vincent., ed., *African Americans and the Bible: Sacred Texts and Social Textures* (New York, NY: The Continuum International Publishing Group, Inc., 2003), 109.

bill boards, a shortage of banks and financial institutions, decent grocery stores closing and moving out of the community, schools in disrepair and black neighborhoods rezoned for commercial business or gentrified housing. All of these factors are visible reminders of economic realities adversely affecting the African American community.

Religion and economics go together to accomplish the work of the church. The early church had monetary concerns as pointed out in the book of Acts and in the Epistles. Today's churches have the same monetary concerns. There never seems to be enough money for funding community outreach programs due to immediate funding concerns that may include salaries, mortgages, utilities, and church maintenance.

Martin Luther King, Jr. wrote that, "Depressed living standards for Negroes are not simply the consequences of neglect. Nor can they be explained by the myth of the Negro's innate incapacities, or by the more sophisticated rationalization of his acquired infirmities (family disorganization, poor education, etc.). They are a structural part of the economic system in the United States."³⁷

To overcome structured economic systems, there had to be a new theology that gave hope to those suffering from the oppressive policies and practices. Liberation Theology gives hope to the *least of these* through sermons, prayers, songs, praise dances, social action, workshops and community outreach. Liberation theology allows people to address the full range of needs of the disenfranchised, marginalized, overlooked, and oppressed citizens.

³⁷ King, Jr., Martin Luther. *Where Do We Go From Here: Chaos or Community?* (Eugene, OR: Wipf & Stock Publishers, 2012), 8.

CHAPTER FIVE

THEORETICAL FOUNDATIONS

Introduction

This Theoretical Foundations Paper will review theories to support the implementation of a Planned Giving program at Hamilton Memorial African Methodist Episcopal Church in Texarkana, Texas. This paper will examine assumptions, biases, and generalizations which have been made about Planned Giving. The paper will begin with models of Planned Giving developed by other faiths, denominations and churches.

Next, this paper will address two schools of disciplines not addressed in the Biblical, Historical and Theological Foundations chapters. The two disciplines are Economics and Sociology. This literature review will allow for the analysis of theories, practices and procedures in the area of Planned Giving. My theory or assumption is that Planned Giving will accomplish the following.

To ease or eliminate the tensions that exists between the immediate and long term needs of the church through Planned Giving. Planned giving will provide the financial resources needed for a church to maintain, expand and plan for its future.

"The black church is the single most important institution in the black community. Beginning in the late eighteenth century and continuing to the present, it has been the oldest and most independent African-American organization.

There is a need in the Black church for financial resources to maintain, expand and plan for the future in Black churches. Many of the churches are in dire need of repairs to maintain the physical structures. Still others do not have the financial resources to do community outreach on the level that they want or need to do. There are almost never funds available to plan for future ministries and outreach projects. The financial resources to pay for needed paid staffs are non-existent. "Few black churches have more than one full-time clergy on the payroll because of the lack of funds."¹

African American churches spend their meager resources paying their pastors, the mortgage, utility bills, and budgetary items that may be denominational obligations or association dues. There are no financial resources left to expand the church outside of its walls.

The pastor may not be compensated adequately because of a lack of financial resources. A church and its congregation may realize that Christian outreach and new ministries are essential to its existence as a community of faith; however, the financial resources to accomplish them are not available.

Eliminating the financial concerns allows a congregation to expand its ministries outside the traditional church walls into the community. Expanding its ministries outside the traditional walls should be the goal of every church. That goal should be included in a

¹ Floyd Massey, Jr. and Samuel Berry McKinney, *Church Administration in the Black Perspective* (Valley Forge, PA: Judson Press, 2003), 57.

church's strategic plans. Funding a church's upkeep, youth ministries and Christian education should be priorities. These activities give an accurate picture of a church's priority to make it appealing to the outside community, families and those persons wanting to grow in their relationship with Christ.

Collectively, the Biblical, Historical and Theological Foundation research provided a clearer understanding of the project's goals and objectives. An example of this understanding is found in the *Book of Acts of the Apostles*, "the witness of the church also takes the form of mutual responsibility in a community of believers. The early stories in Jerusalem attribute a number of functions to that community, including worship, the sharing of meals, and the sharing of possessions."²

The anticipated outcomes of this project will be greater community outreach by the church as well as an increased comfort level by members of the church with the programs. There should be greater discoveries of needs in the community by church members. Those discoveries will lead to the development and implementation of other community outreach projects. The reduction or elimination of project funding issues will allow congregants to do more community outreach. The love and compassion that Jesus Christ exhibited in his ministry will be more visible to the community. The lives of people in the community will be enriched.

Models of Planned Giving

There have been a number of scholarly works on Jewish gift-giving and the roles that synagogues should play in alleviating suffering in the world. Many of these works

² *The New Interpreter's Dictionary of the Bible A-C: Volume I* (Nashville, TN: Abingdon Press, 2009), 45.

use the *Torah* as a backdrop for conventions of gift-giving. Sidney E. Goldstein in his book *The Synagogue and Social Welfare: A Unique Experiment, 1907-1953*, believed that the synagogue must do its utmost in accordance with its resources to improve community life, to advance social movements and to further social causes in the interest of social welfare.

Ephraim Frisch, author of *A Historical Survey of Jewish Philanthropy: From the Earliest Times to the Nineteenth Century*, offered a brief and reliable interpretation of changing concepts and practices in Jewish philanthropy a much wider field of service than giving alms. "Almsgiving is a benevolent activity for the poor and needy given out of compassion, mercy, and pity. Alms can be money, food, or actions in kind."³

The move toward foundations and trusts became popular in the Twentieth Century as a means for the wealthy to alleviate suffering in the nation and the world. One published work Hart H. Hastings, "*Endowments: How to Leave Wisely \$25,000 to \$1,000,000*," provided advice on living gifts and bequests. This work provided a description of community trusts and the uniform trust for public uses. An often cited work, *The Gospel of Wealth, and Other Timely Essays*, contains the famous paper, "*Wealth*", in the *North American Review*. The 1889 publication probably did much toward starting and directing the foundation movement.

Floyd Flake, former United States Congressman was a very successful African Methodist Episcopal Church (A.M.E.) Pastor in New York. In his book, *African American Church Management Handbook*, he outlined many creative outreach programs

³ The New Interpreter's Dictionary of the Bible A-C: Volume I. (Nashville, TN: Abingdon Press, 2006), 105.

that can be established with proper funding. He discussed endowments, 501(c)3 charities, church credit unions, community partnerships and other vehicles to assist congregations raise, grow and distribute wealth from non-traditional sources.

Drew R. Smith and Fredrick C Harris in, *Black Churches and Local Politics: Clergy Influence, Organizational Partnerships, and Civic Empowerment*, expanded on Floyd Flakes' suggestions of partnering with other community, government and civic organizations to help increase community outreach projects and programs of churches.

In 1996, a couple of works were published about Planned Giving programs. Chase S. Hunt wrote a paper, *Elements of a Planned Giving Program. In the Seminary Development News: The First Ten Years*, and Donovan J. Palmquist "How to Start a Deferred Giving Program," in the same publication. The authors dealt with the topics of how to develop planned giving programs and what steps are needed to ensure the program's success.

These how-to articles can be helpful to churches that do not know where to begin with implementing planned giving programs. Deferred and planned giving allows a church to plan for future needs. These plans may include community outreach and successful church project planning.

Some Assumptions About Planned Giving

Dwight Burlingame in his work, *The Responsibilities of Wealth* stated, "religious education in philanthropy has developed commitment and even generosity for the

immediate, but not understanding for the future."⁴ We still have tensions within philanthropic giving about immediate and long-term needs of congregations. Burlingame believed that Planned Giving remains a mystery to most Americans and more education is required to help people understand the necessity for planned giving.

Burlingame believed that the strength of America philanthropy is based upon the religious values and traditions of its citizens. He stated that, "When I think of the people in the pews I conclude that that is where the backbone of American philanthropy rests. They are effective for several reasons. "⁵

1. People who attend church regularly are educated into the tradition of serving others. They are reminded of it every week
2. The American tradition of philanthropy, shaped as much as it has been by the Protestant traditions, assumes that each person should be immediately involved in voluntary giving and voluntary service.
3. They believe in the principle of self-help and the principle of mutual aid as well as in the principle of philanthropy.
4. Believe in God, and practice pragmatism. People in the pews are the ones charged with getting things done.
5. They are more than religious in their values and interests and activities."⁶

Where a church puts its treasures (money and people) will demonstrate a church's priorities and values. An analysis of a church's budget and financial information will

⁴ Burlingame, Dwight. *The Responsibilities of Wealth*. (Bloomington and Indianapolis IN: Indiana University Press, 1992), 143-144.

⁵ Ibid., 141.

⁶ Ibid., 141

give a clear picture of the focus. This project will help a church to focus on people first and then buildings. It will assist a church in focusing on the least of these in a community. The African American church embraced a *Gospel of Social Justice* and a *Black Liberation Theology* before it became fashionable. "African Americans in slavery had no problems in their sermons and religious testimonies conflating the roles of Moses and Jesus. What was important to them was not the accurate placement of Moses in 1450 B.C.E. or of Jesus in 30 C.E.; but, rather the poetic power emanating from the narrative accounts of the liberating activities of these individuals."⁷ Whether slave or free, African Americans have had the desire to improve their station in life and to chart the economic pathways to prosperity. Moses and Jesus served as models for liberation for an entire class of people.

Traditional Methods of Giving

Pastors and congregations may come to the reality that Christian outreach, new ministries and youth programs are essential to their existence as a community of faith. However, the financial resources to accomplish these programs are usually not readily available. There are almost never any funds available to plan for future ministries, outreach projects or to adequately fund existing ministries.

This project will help to eliminate the tensions between immediate, short and long-term needs of a congregation. It will explore the traditional systems of giving and more current Planned Giving methods. One of the major assumptions in this paper is that

⁷ Braxton, Brad R. *No Longer Slaves: Galatians and African American Experience*. (Collegeville, MN: The Liturgical Press, 2002), 5.

traditional methods of giving are not sufficient to fund Planned Giving projects for community outreach programs. Traditional forms of giving are below.

Regular Giving Methods

Tithing, called Systematic Giving involves members contributing money on a regular weekly, biweekly, or monthly basis in a clearly marked envelope. Tithing Plus is systematic giving above the tithe's ten percent (10%) of a person's total income.

Remembrances, Memorials, Wills

Remembrances are gifts donated in honor of one still living. Memorials are gifts donated in memory of one deceased. Wills make possible gifts to the church or to one's favorite charity after one's death as directed by the person before his or her death."⁸

Special Efforts

Capital Funds Campaigns are led by a professional fundraiser who works with the church to establish goals and to solicit the membership for pledges made to be fulfilled over a three-year period.⁹ Special drives and rallies may also be utilized to fund goals determined by the membership. "Capital-improvement funds generally must be secured above and beyond the regular areas of church contributions, namely, current expenses and benevolence." ¹⁰

The Theological Foundations supporting this project will offer ways to reduce or eliminate the continued filling of the churches coffers by a few people. This project will convince the *many* in a congregation of the need to participate in growing and sustaining

⁸ Ibid., 109.

⁹ Ibid.

¹⁰ Ibid., 108.

the church's financial resources. Conventional wisdom has suggested that twenty percent of the people in the pews give fifty to 80 of the funds to meet a church's budget.

Increasing the number of regular contributors would help to meet the financial needs of a church. In lieu of that scenario occurring, alternative sources of funding must be developed and sustained.

Theoretical Foundations from Other Disciplines (Economics)

Economics is one of the schools of discipline that addressed Planned Giving. The American Economic Association (AEA) headquartered in Nashville, Tennessee, defined Economics as the *study of how people choose to use resources*. Resources may include people's time and talent, buildings, equipment, land, other tools and the knowledge needed to create useful material for mankind.

Another economic resource www.investopedia.com defined Economics as the branch of knowledge (social science) concerned with the production, consumption and transfer of wealth. The most famous book in economics is the *Inquiry into the Nature and Causes of the Wealth of Nations* by Adam Smith. The book was published in 1776 in Scotland. Macroeconomics and Microeconomics are two subcategories of economics. Macroeconomics deals with the behavior of the aggregate community. Microeconomics focuses on individual consumers. Three economic theories, Laissez Faire, Trickle-Down and Keynesian as well as their relationships to Planned Giving will be discussed in the next paragraphs.

One definition of economics defines the condition of a group in regards to material prosperity. At the end of the American Civil War, approximately 3.5 million African Americans were released from the cruel and repressive institution of slavery with

no formal training or education. There were no black owned banks, credit unions, insurance companies or economic development projects in black communities. Economically disadvantaged is the way to describe almost 4 million African Americans.

Laissez Faire is French for "leave alone." This economic theory became popular in the 18th century. It promoted that less government involvement in free market capitalism. Business and society would be better off without undue restrictions. People asserted that government involvement by creating regulation, minimum wages, taxation or oversight on business would be disastrous for the economy. Laissez Faire economic theory was very popular in the Southern slave states that benefited from the brutal and oppressive institution of slavery.

This economic theory did not include African Americans when wealth was distributed. Blacks received no land, inadequate food supplies, poor healthcare, sub-standard housing and other unequal economic opportunities. An agrarian economy existed after the U.S. Civil War; but, blacks could not gain an economic foothold because they were not granted access to the millions of acres of land available in the United States.

Keynesian Economics is a theory that believes that when capitalism is left unchecked, a very dangerous ideology will come forth. It is safe to say that Keynesian Economics is the opposite of Laissez Faire Economics. This theory was developed in the 1930's by the British economist John Maynard Keynes in an attempt to understand the Great Depression. Keynes advocated increased government spending and lower taxes to stimulate demand and pull the global economy out of the depression. Keynesian Theory

is often referred to as "demand-side" theory. It focused on changes in the economy over the short-run.

On October 29, 1929, the United States stock market crashed and started the Great Depression. The depression spread to Europe and the rest of the world and lasted nearly a decade. Poverty, hunger, unemployment and political unrest followed. In 1933, new elected United States President Franklin Delano Roosevelt adopted elements of the Keynesian Theory and increased government spending to put Americans to work through the Progress Administration (WPA) and the Civil Conservation Corps. These economic programs did not end the Great Depression; but, they did put millions of people to work and restore public confidence in the government.

The last economic theory is the Trickle-Down Theory. This economic idea stated that decreased marginal and capital gains tax rates for corporations, investors, and entrepreneurs will stimulate production in the overall economy. Proponents of Trickle-Down Theory say this stimulus leads to economic growth and wealth creation that benefits everyone, not, just people that pay lower tax rates.

The late President Ronald Reagan touted a Trickle-Down economic policy. Under his administration it was referred to as "Reaganomics." His policy was based on supply-side economics developed from Trickle-Down theory. The economic data during the years of "Reaganomics" benefited the rich and wealthy of this nation and did not help lower income wage earners. Reagan's economic policies were disastrous for blacks and increased the need for churches to provide for the needy and less fortunate in African American communities. Dr. Theodore Walker, Jr. Professor of Ethics and Society at

Southern Methodist University, Perkins School of Theology stated that "trickle-down" or "supply-side" ethics is unrighteous and an ethics of crumbs.

This project of Planned Giving focuses on economic empowerment for churches. It does not narrowly focus on preaching and soul-saving. However, preaching empowerment sermons are an integral part of this project. Sermons on economic empowerment, self-help, self-reliance and self-reliance will contribute to setting the proper tone for church members to receive and understand ideas on Planned Giving.

The Great Recession that began in 2007 placed a great strain on the financial resources of local congregations as many of their members lost their jobs and savings. Economic changes and challenges strained the church's budget as traditional sources of income decreased. *The Baby-Boomer Generation* becomes older and many congregants were waking up to the realities of retirement and fixed-incomes. Their high wage earning years are behind them and probably will never return. Retirement was financially difficult for many people. Baby-Boomers returned to the workforce in non-professional positions and part-time jobs. Churches and other charitable institutions were not immune to the decline in traditional giving methods.

Additional sources of funding during this recessionary period would have allowed many churches to *weather the storms* and provide assistance for congregants and the community burdened by economic hardship. Churches could have concentrated on identifying and providing assistance versus scaling back or suspending outreach programs and ministries. Economic changes and challenges strained the church's budgets when traditional sources of funding were decreased.

Theoretical Foundations from Other Disciplines (Sociology)

The American Sociological Association (ASA) defines sociology as the study of society and social problems. Sociology is a social science involving the study of the lives of people, groups and societies.

We get several terms from the discipline of sociology that defines African Americans such as: minority, race, and one-drop rule. In 1945, Louis Wirth in "*The Problem of Minority Groups*," defined a minority group as "any group of people who, because of their physical or cultural characteristics, are singled out from the others in society in which they live for differential and unequal treatment, and who therefore regard themselves as objects of collective discrimination."¹¹ Minority groups generally lack power. They are: 1) socially segregated from the dominant society; 2) usually cut-off from full involvement in the workings of society; 3) denied access to an equal share of societal rewards.

Race in America has been more concerned with superficial physical characteristics like skin colors, bone structures, hair texture and eye color. The characteristics have been associated with geographic regions, ethnicities, ancestral and familial ties. Racism is a by-product of race. In his book, *Race Matters*, author, professor and social critic Cornel West stated that race is a cause for many wrongs against African Americans. He placed a majority of the blame for unequal treatment and unequal opportunities for blacks on the majority population and the implementation of systematic discriminatory practices.

¹¹ Wirth, Louis, "The Problem of Minority Groups," *The Science of Man in the World Crisis*, ed. By Ralph Linton (1945), 347.

Dr. Cain Hope Felder, Professor of New Testament Language and Literature at the School of Divinity in Howard University, Washington, D.C., stated, "in fact, the Bible contains no narratives in which the original intent was to negate the full humanity of black people or view blacks in an unfavorable way."¹² There was awareness by ancient authors of biblical texts of physiological differences in humans.

However, the concept of color, race and sub-classes of human beings for the purposes of demeaning, enslaving and oppressing others was never the intent of ancient biblical authors and scholars. These offensive concepts came much later. "In America racism, sexism, and classism mutually reinforce each other in such complex ways that it is possible for a (black) family, whether in an urban or rural context, to pass on its "legacy" of poverty (both of resources and of spirit) in the same way that many well-to-do (white) families have bequeathed their legacy of wealth. Since virtually no legacy of wealth exists in the black community, there must be new thoughts on providing economic relief in the African American community. A sustained Planned Giving program is such a thought.

There are many aspects of sociology that were unjust in this country. One aspect was the one-drop rule. This was a sociological and legal principle of racial classification that oppressed African Americans in this country. The rule inferred that if a person possessed one drop of African blood that person was considered to be black. This rule contributed to the founding of the African Methodist Episcopal Church.

¹² Felder, Cain Hope, "*Race, Racism, and the Biblical Narratives*", *Stony The Road We Trod*, ed. By Cain Hope Felder (1991), 127

The African Methodist Episcopal Church is the oldest and independent black church in the United States of America. It was founded by Richard Allen, a former slave in Philadelphia, Pennsylvania. Allen did not establish the A.M.E. Church out of theological differences with the Methodist Church. Rather, it was the sociological differences that promoted the creation of the new church organization. The A.M.E. Church has been at the forefront of political, social and later economic changes in this country as well as the African American Church. "Over two hundred years ago the

A.M.E. Church was an epicenter for spearheading social, political and economic self-help among our members, and extending into the broader community."¹³ Professor Brad R. Braxton of Wake Forest University Divinity points out that "in the Black Church the religious is social, and the social is religious, perhaps to a much greater degree than in the white Church."¹⁴ There are no boundaries between the people that attend a particular church and their church. What affects the people outside the walls of the church causes a "ripple" effect inside the walls of the church. For example, if the members of a church are hard-hit by unemployment, then the church suffers financially. Some theologians like James H. Cone believed that the importance of the African American church is so great that the church is the black community and they do not have separate identities.

Is there a need for Planned Giving? The answer is yes. Is there a need for Planned Giving education in African-American Churches? Again, the answer is yes. There is more research needed in the area of Planned Giving in the African-American

¹³ Champion George Lovelace, S. (Ed.), *The Pastor's Manual for the 21st Century, Second ed., Vol. II Toward the Orders of Elder* (Nashville, TN: AMEC Sunday School Union, 2002), 232.

¹⁴ Braxton, Brad R. *No Longer Slaves: Galatians and African American Experience* (Collegeville, MN: The Liturgical Press, 2002), 108.

church community. The research in this project will be helpful to other churches. The research will build awareness of Planned Giving and why it is sorely needed to fund community outreach programs.

Conclusion

Theologian Dr. Theodore Walker, Jr. at Southern Methodist University, Perkins School of Theology asked the following question. "What must we religious African-Americans do with our individual, congregational, and denominational resources in order to contribute to the comprehensive social, political, cultural, and economic empowerment of all the people?"¹⁵ The theoretical research in the Biblical, Historical and Theological Foundations Papers provide a background of why the church is responsible for the community of disenfranchised, marginalized, and powerless people in our society. In order for these people to believe in a "risen savior" they must have their basic needs before they are ready to listen to the messenger and the message.

The Theoretical Foundations in Economics and Sociology allow us to understand the origins and evolution of the church and why a sustained Planned Giving program is important. In order to continue alleviating ills in the communities, new sources of funding must be found to keep the outreach programs alive and flourishing. The church must be in a proactive stance rather than a reactionary mode when funds are needed for outreach ministries.

¹⁵ Walker, Theodore Jr. *Empower the people: Social Ethics for the African American Church* (Lincoln, NE: Authors Choice Press, 2001), 120.

The goal of the project was to build awareness and to encourage the faith community at Hamilton Memorial African Methodist Episcopal Church to develop a Planned Giving program. Smaller churches will partner with each other to develop effective community outreach programs when levels of awareness about Planned Giving increase in the faith community. The pastor and church leaders must be committed to Planned Giving and clearly understand its benefits in funding sustained community outreach programs for the community of believers.

This Planned Giving project focuses on the African American Church as the social and *economic center* of the community. The African American Church has had no equal or rival in the Black community. The African American Church had no equal or rival and the Christianity practiced inside its walls has been a stalwart in the community. African American churches in the twentieth century established credit unions, insurance companies, black owned businesses and economic development projects in their communities. Many churches opened and sponsored day care centers, schools, after school activities, athletic leagues, dance and exercise classes to serve their members and the community at large. Voter registration drives, health and wellness seminars, singles, couples' ministries and young adult ministries, etc. are being established to minister to the needs inside and outside the walls of African American churches. "The black church is the only major institution we have that is owned and operated by blacks with no appeal to white money. It is the only institution that is relatively free to act independently of the white ruling class."¹⁶ North Carolina stated, "the church is not contained within the brick

¹⁶ Cone, James H. *For My People: Black Theology and the Black Church* (Lincoln, NE: Authors Choice Press, 2001), 99.

walls of this edifice; instead, the church is where God's will is done in the world."¹⁷ As the church evolved into a faith community, the challenges of providing for the needy and less fortunate in the community increased as the community grew. People cannot see and experience the never-ending love of Jesus Christ if their basic needs of food, clothing and shelter are not addressed. When the church addresses these basic needs through adequately planned and implemented outreach programs funded by Planned Giving, believers and unbelievers can feel and see the love of Jesus Christ exhibited through the church.

Dr. Martin Luther King, Jr. stated that "any religion that professes to be concerned with the souls of men (women) and is not concerned with the slums that damn them, the economic conditions that strangle them, and the social conditions that cripple them is a dry-as-dust religion. Such a religion is the kind the Marxists like to see---an opiate of the people."¹⁸ This projects goal is to empower and motivate the A.M.E. Church and other Black Churches to plan, fund, implement and sustain Planned Giving programs that aid communities and restore these communities pride.

This proposed project requires assignments, tasks and actions to take place inside and outside the walls of the church. It will require collaboration between clergy, church leaders and laypersons. The project will require these and other strategies and tools for churches to become dynamic forces within their communities without continuously focusing on their lack of financial resources. This project will help churches to plan,

¹⁷ Walker, Theodore Jr. *Empower the People: Social Ethics for the African American Church* (Lincoln, DE: Authors Choice Press, 2001), 35.

¹⁸ The words of Martin Luther King Jr. (New York, NY: Newmarket Press, 1996), 66

fund, implement and sustain Planned Giving programs that aid and store the community's pride.

CHAPTER SIX

PROJECT ANALYSIS

Introduction

The focus of this study, using qualitative, ethnographic and action research methodologies, is the Hamilton Memorial A.M.E. Church and churches in Texarkana, Arkansas/Texas communities. Texarkana is a twin city on the state lines of Arkansas and Texas. The cities cover approximately seventy square miles and historically have been a hub of metropolitan services and conveniences, commerce and transportation to the surrounding regions. Approximately, sixty-six thousand people reside in the twin cities.

The context ministry for this project will be the Hamilton Memorial African Methodist (A.M.E.) Episcopal Church in Texarkana, Texas. The purpose of this study is to explore whether a Planned Giving program can be implemented at Hamilton Memorial Church as well as replicated in other small and medium sized African American churches. Planned Giving can be defined as deferred giving. It refers to any charitable gift that requires more thought and planning to execute than the average donation. Many experts in the field such as PlannGiving.com simply define Planned Giving as *Giving that is Planned*. (Italics mine).

Planned Giving is an important component of good Christian Stewardship. It offers individuals and families the opportunity to leave an enduring gift or legacy as

testimony of the goodness of God's grace in their lives. Planned Giving can contribute to areas of the church that need assistance. Some of these areas may include scholarships for youth, domestic and abroad mission trips, technology donations, regular food and clothing banks, affordable housing, summer youth programs and sustained community outreach programs. Everyone in the congregation at Hamilton Memorial A.M.E Church can participate in a Planned Giving program regardless of wealth and income levels. Any kind of gift can make a difference in the lives of those accessing the Planned Giving program benefits.

Project Measurements and Objectives

1. To measure attitudes toward Planned Giving.
2. To measure skills available to implement a Planned Giving program.
3. To measure church people's knowledge about Planned Giving.
4. To measure churches' willingness to implement Planned Giving programs

Anticipated Outcomes

The anticipated outcomes of this project will be greater community outreach by Hamilton Memorial African Methodist Episcopal Church and a comfort level by members with community outreach. There should be greater discovery and uncovering of needs in the community. The reduction and/or elimination of project funding issues will allow the members to do more community outreach.

New and sustained income streams will help members to gain a higher comfort level for different fundraising strategies and reduce the tensions between meeting the church's short and long range needs. The love and compassion that Jesus Christ exhibited in his ministry will be more visible to the community. The church can make greater

contributions to the community by helping to enrich the lives of people in Texarkana.

The researcher anticipates that this project will influence changes in the faith community approaches to funding new and sustained income streams for community outreach. A sustained plan of Planned Giving for community outreach should benefit the providers and recipients.

Methodology

Research Method

This project used the qualitative, ethnography and "action research" models to study the questions around church financial resources for short and long term needs and outreach ministries. "The historic origin for qualitative research comes from anthropology, sociology, the humanities and evaluation."¹ "Ethnography is a design of inquiry in which the researcher studies the shared patterns of behavior, language and actions of an intact cultural group in a natural setting over prolonged periods of time."² The action research method encourages participants' participation and an action outcome.

The qualitative /ethnography/ action research approach is a means for exploring and understanding the ways the individuals and group participants relate to the idea of Planned Giving. These research tools will help to gain additional information on funding, outreach ministries and church goals. The statement and significance of the problems statement are described below.

¹ Creswell, John W. *Research Design-Qualitative Quantitative and Mixed Methods Approaches* (Thousand Oaks, CA: SAGE Publishers: University of Nebraska-Lincoln, 2014), 13.

² Ibid., 14.

Statement of the problem

One continuous problem and challenge is a need for financial resources to maintain, expand and plan for the future in Black churches. Traditional and customary methods of giving usually take care of immediate needs, i.e., monthly expenses, benevolence and maintaining the church building. There is a tension between meeting the immediate and long range needs of the church. Church members acknowledge that Christian outreach ministries are essential to their existence as a community of faith. However, the financial resources to meet the needs and goals are not readily available or accessible.

Significance of the Problem.

The problem of adequate funding to meet church related short and long range is universal. Small and medium size churches face the same dilemma. The typical church funding resources are contributions or gifts made at a religious service, tithes and special programs. Today, pastors and church leaders will state that those income streams do not generate adequate finances to support immediate, short and long range goals and sustained community outreach projects.

Qualitative Methodology - Triangulation

The methodologies of this study were qualitative, ethnographic and action research. This method allowed researcher and participants to understand the attitudes and perceptions toward Planned Giving from church leaders and laity perspectives. There were multiple subjects. Preconceived theories have not surfaced. Theories will emerge from the data.

"Terms abound in the qualitative literature that addresses validity, such as *trustworthiness, authenticity, and credibility*."³ The research events and careful attention to trust worthy factors allowed for continuous dialogue and feedback that stimulated more interactions, questions and understanding of the study's goals.

The three data gathering methods were focus groups, one-on-one interviews and printed surveys. Analysis of collected data from these three sources will allow the building of coherent themes. If themes can be established, this step could contribute to the validity of the Planned Giving project. Again, this study was to design and evaluate a tool that African American Churches can use to fund and sustain community outreach projects using Planned Giving program models.

Actors and Expected Contributions

The researcher's roles were to: 1) establish the parameters for the research project; 2) ensure standards and procedures; 3) work with context, peer and professional associates; 4) supervise collection of all data; 5) conduct focus groups meetings and one-on-one interviews; 6) analyze and summarize the information; and 7) report the findings.

Several mass media tools were used to inform the public about the research study. These events helped to build support for project. Three of the major events are described in the following paragraphs.

In October 2015, the article, "Can't Fund Outreach Ministries and Programs? Yes, you Can!" was posted in the Texarkana Community Journal monthly newspaper

³ Creswell, John W., *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (Los Angeles, SAGE Publications, Inc., 2014),201.

announcing the focus groups meetings. (Appendix A). The Texarkana Community Journal newspaper is the outreach ministry for a local African American church. The pastor of the church is the editor. The free monthly newspapers are available at many local business sites. In a short period of time, the circulation has increased from three thousand to ten thousand copies each month.

In November 2015, the study's researcher participated in a television interview. The television station is a private business owned by an African American husband and wife team. Later in the month, the researcher talked about the research project on a weekly Sunday morning radio show. The FM radio station was previously owned by the same husband and wife team.

The primary respondents in this study were African American pastors, church officers and church members in Texarkana, Texas and Arkansas assigned to denominational and non-denominational churches. They were expected to complete the printed surveys and attend one of the focus groups meetings. If those two methods were not viable, they were expected to participate in a one-on-one interview with the researcher at a time, date and place that both parties found agreeable.

Thirty African American citizens completed the printed survey in one of the two focus groups, one-on-one interviews and returned the mailed form. (Appendix B). Fifty percent of the respondents were male and fifty percent were females. (Appendix C).

The researcher's roles were to: 1) establish the parameters for the research project; 2) ensure standards and procedures; 3) work with context, peer and professional associates; 4) supervise collection of all data; 5) conduct focus groups meetings and one-on-one interviews; 6) analyze and summarize the information; and 7) report the findings.

The context associates' roles were to: 1) distribute and collect the participant surveys; 2) collect informed consent forms; 3) set up the meeting rooms; 4) assist with audio visual equipment; 5) order and set up refreshments at the focus group meetings; and 6) assist in the planning and implementation of the ministry model in the Hamilton Memorial A.M.E. Church.

The peer associate provided feedback, suggestions and observations of the DMin work. The peer associate had an understanding and commitment to a common goal. The results were a sincere desire to help develop and execute the most effective DMin project possible.

The professional associates shared information, gave advice and suggested important project resources. They were expected to ask probing questions about the Planned Giving project and the reflection papers. One professional associate will serve on the final examination committee.

Definition of Terms-Conceptual

During focus groups and one-on-one interview sessions, the following terms were shared with the participants. That strategy helped to ensure that everyone had a better understanding and working knowledge of the following basic financial terms.

Long range - a long period of time (annual /years planning)

Short range -a short period of time (weekly or monthly plans)

Grace of Giving -considerate or thoughtfulness in giving that comes from God

Ministry -The act of serving or aiding.

Offering -A contribution or gift usually made at a religious service.

Outreach Ministry -A community service or goods to specific populations.

Planned Giving – A charitable gift that is greater than the average donation.

Tithe -Ten percent (10%) an individual's one's annual income contributed for the support of the church. Sometimes, the funds are called dues or taxes.

Description of Participants

In order to study Planned Giving in Texarkana, Texas and Arkansas, pastors, officers and members from African American Churches were contacted to participate in this research project. The thirty respondents show the following basic demographic data. (Appendix C).

1. Fifty percent of the participants were males and fifty percent were females.
2. The respondents were twenty-five to seventy-six years old African American men and women residing in a town of sixty-six thousand residents.
3. The age ranges were: 25 -35 (1); 36 to 55 (15); 56 -70 (10); and 71-80 (4).
4. They hold roles as pastors (11), church officers (3) and members (10). Two people were listed as others. Trustees did not participate in the research study.
5. They have participated in the same roles for three to over forty years. Seven people for zero to five years. One person for six to ten years. Eleven persons for eleven to twenty years. Two people for twenty-one to thirty years. Two people for thirty to forty years. Seven people have been in the roles for forty plus years.

6. Their religious denominations are Baptist (15), African Methodist Episcopal (5), Christian Methodist Episcopal (3), Church of the Living God (1), Pentecostal (1), United Methodist (1) and others (4).
7. The churches geographical locations are primarily small town (23), suburban (4), rural (1), others (1) and large urban (1).

The Researcher and Participants' Relationships

The research process can be very intrusive. Therefore, trust building activities between the researcher and respondents are important. Community wide public relations activities posted in a local newspaper and the television interview helped the research to reduce some fears and build collegial working relationships.

Initially, it was assumed that in a church research project, with a pastor interviewing pastors, church leaders and members, the trust factor would not be problem. The trust factor surfaced during the preparations for the survey's mailing list and invitations for the focus groups meetings. Therefore, trust building activities between the researcher and participants became even more important. Trust building activities, processes and procedures were built into every step of the research investigation.

First, the researcher and participants shared basic characteristics of race, class, bi-vocations, social-cultural background and educational experiences with the respondents. Most of the participants did not have a seminary education or advanced degree from an accredited seminary. Several of the participants were currently or had been professional educators in one of the four school systems in the community. Very early in the research project, the researcher understood the relationships between the framework of the research and socio-cultural influences.

The majority of the participants knew each other or had names or faces connections. They were very comfortable with each other. The researcher, residing in Texarkana for two and a half years, did not know many of the respondents in the same collegial ways. In the beginning, some of the participants were suspicious of the researcher's motives and what they termed this "*cemetery stuff*." The term "Cemetery stuff" is an unflattering description used to describe preachers and pastors that acquire seminary training (advanced degrees) from accredited institutions of higher learning. Building the trust dynamic was a continuing process.

The focus groups meetings and one-on-one interviews were held in a neutral site or at a restaurant. Food was front and center. Food events seemed to eliminate some of the suspicion in the room. Food draws people together and every dish and person has a story. Life is eating, laughing and sharing.

The participants' curiosity about the study was a major factor to join the project. The researcher's willingness to provide project results and offer to conduct a "FREE" Planning Giving Seminar helped the participants to feel comfortable with a research project.

All the informed consent forms were signed before the research events were conducted. Privacy protection practices were used on the consent forms. The consent forms used a numbering system and did not require the respondents to disclose personal names or other identities. None of the participants changed their minds about being included in the study.

The focus groups and one-on-one interviews events began with a brief power point presentation on the biblical, historical and theological explanations. That information gave participants an understanding and framework for the project.

To break the ice, one or two participants were asked to share their definitions of Planned Giving. Quickly, other participants shared their definitions, comments and stories. In a few minutes, everyone was relaxed and comfortable with contributing to the research process. Most of the events continued to move at a fast pace. Participants were surprised that the allotted time on the printed agendas had come so quickly.

Implementation

Context

The context for this qualitative study will be the Hamilton Memorial African Methodist Episcopal (A. M. E.) Church located in urban/rural twin cities of Texarkana, Texas on the state lines of Texas and Arkansas. The church is located one hundred sixty-six miles east of Dallas, Texas and one hundred and forty-two miles southwest of Little Rock, Arkansas. Shreveport, Louisiana is seventy miles south of the twin cities. Thus, the area is known as the ArkLATex.

The first step in this study was for the researcher to pray about the project. A team of context associates were selected from Hamilton Memorial A.M.E. Church to assist with the project. Some of their tasks included addressing and stuffing envelopes for the survey mailings and assisting with the two focus group sessions. The next step was to advertise the focus group sessions in the monthly local community newspaper as well as interviews and on a weekly radio and television programs (Appendix A). The purpose for these interviews was to discuss the Planned Giving project. The third step

was to find a place to conduct the focus group sessions. Surveys were mailed to approximately one hundred and twenty-six churches. The project calendar was as follows.

PROJECT CALENDAR

Project Timeline	
September 2015	
•	Discuss Research Plans with Mentor by September 4, 2015
•	Meet with Context Associates September 5, 2015
•	Mail letters to selected Pastors informing them of project Friday, September 18, 2015
•	Complete open-ended survey questions by Friday, September 25, 2015
•	Mail Surveys to Texarkana Area Pastors that do not have email on Wednesday, September 30, 2015
October 2015	
•	Texarkana Community Journal Article announcing Planned Giving Focus Group Meetings -October 2015, Volume 9, No. 10 Edition
•	Radio Interview Sunday, October 18, 2015 at 8:00 a.m. on KTOY-FM 104.7 in Texarkana, TX
•	Host 1st Focus Group Meeting on Monday, October 19, 2015 at Texarkana Independent School District Service Center from 5:00-6:00 p.m.
•	Television Interview Wednesday, October 21, 2015 at 5:00 p.m. on KTEV-Channel 15 in Texarkana, TX
•	Host 2nd Focus Group Meeting on Monday, October 26, 2015 at Texarkana Independent School District Service Center from 5:00-6:00 p.m.
•	
November 2015	
•	Review Data Analysis I Findings with Professional Associates November 2-6, 2015
•	Review Data Analysis I Findings with Context Associates and Mentor November 9-13, 2015 in Dayton, OH

<ul style="list-style-type: none"> • Finish One-on-One Interviews by 12/23/2015
<ul style="list-style-type: none"> • Interpret the Qualitative Research of the findings or results by January 23, 2016
<ul style="list-style-type: none"> • Write and summarize results of Research findings with Dissertation Editor
<ul style="list-style-type: none"> • Complete Research findings by January 30, 2016

Demographics

Hamilton Memorial A.M.E. Church is one hundred and sixty miles east of Dallas, Texas and one hundred and forty-two miles southwest of Little Rock, Arkansas. Shreveport, Louisiana is seventy miles east of the twin cities of Texarkana, Texas and Arkansas. The area is known as the ArkLaTex.

The basic demographics of Texarkana, Arkansas and Texas are below. The data is reported on the Texarkana Chamber of Commerce website at www.texarkana.org, www.diversitydata.org. and www.city-dat.com.

	Texarkana, Texas	Texarkana, Arkansas
Population	37, 442 people.	30,016 people.
City Profile	100% urban and 0% rural.	87% urban and 13% rural
Males	17,883	16,380
Females	19,559	18,380
Population change since 2000	7.6%	13.5%
Median Age	34.0 years	37.8 years
Median Income	\$37,781.00	\$51,704.00
Average Home	\$105,480.00	\$132,000.00

Average Rent	676.00	\$685.00
Education		
High School Diploma	88.9%	83.4%
High School plus Associate	8.0%	5.0%
Four Year College	26.7%	15.9%
Four Year College +	8.2%	4.7%
Professional Degree	1.0%	1.0%

Seventy-five percent of the citizens are white; twenty percent are African American and five percent are other nationalities.

Traveling along Interstate 30, the city is mid-point between Little Rock, Arkansas and Dallas, Texas. Two interstate highways, 30 and 49, intersect in Texarkana. The city is becoming a major hub for residential and business growth. The 2000 and 2010 United States Census reports show a twenty-one point and one percent population increase in the ten-year period.

Texarkana, Arkansas and Texas have established separate governmental systems. The governmental systems operate with a hierarchy of a city manager, a mayor and directors elected from neighborhood wards. The fire and police departments show support to protect the safety of all citizens on both sides of the state lines.

There are five major Kindergartens through grade 12 school districts in the twin cities. Texarkana Arkansas School District (TASD) and Genoa schools are on the Arkansas side of the city. Texas Independent School District (TISD), Pleasant Grove

(PG) and Liberty Eylau (LE) are on the Texas side of the city. The student populations in all five school districts range from five thousand to eight thousand pupils.

Texarkana is the site for three post high schools of learning. They are Texarkana College and Texas A & M University-Texarkana on the Texas side of the city. The University of Arkansas Hope @ Texarkana is on the Arkansas side of the city. The town of sixty-six thousand citizens is becoming a "college town."

Texarkana, Arkansas and Texarkana, Texas have a convention center along the Interstate 30 corridor. Two fairly large convention centers (each less than ten years old) in a town of sixty-six thousand people are unusual features. The economic, business, education and cultural changes in the next five years will highlight existing needs and wants as well as reveal new areas to address. The twin cities are poised for continued growth and development.

Texarkana is the home for numerous small churches of multiple denominations. A large number of the churches are more than one hundred years old. The Hamilton Memorial A.M.E. Church, the focus of this study, is a predominantly African American congregation of one hundred-five members. The members are proud people with a rich heritage of one hundred-eight years of service to the Texarkana community.

Data Collection

The survey data collected from the African American pastors, church leaders and members in Texarkana Texas and Arkansas was analyzed using the qualitative research methodology approach. The data collection tools included one-on-one interviews, focus groups and mailed surveys. The survey questions were as follows. (Appendix B).

1. What is your gender?

2. What is your age range?
3. What is your primary role at the church?
4. How many years have you served in that role?
5. What is your church denomination?
6. What is your church's population geographical location?
7. What is your definition of Planned Giving?
8. Does your church have a Planned Giving Program? Why or Why Not?
9. If your church has a Planned Giving program, what type is it?
10. Do you see benefits in your church having a Planned Giving Program? Why or Why Not?
11. Do members have the knowledge to implement a Planned Giving Program?
12. Do you have the knowledge to implement a Planned Giving Program?
13. Will a Planned Giving Program help your church meet outreach ministry?
14. Do the members have an interest in a Planned Giving Program?
15. Do you have an interest in a Planned Giving Program?
16. Will members participate in a free of cost church based Planned Giving Program Why or Why Not?
17. Will members participate in a fee-based church Planned Giving Program? Why or Why Not?
18. Will you participate in a fee-based church Planned Giving Program? Why or Why Not?
19. Will a Planned Giving Program help your church meet short term goals?
20. Will a Planned Giving Program help your church to meet long term goals?

21. Will a Planned Giving Program help your church meet outreach ministry goals?
22. Does the church have adequate financial resources to meet short term goals?
23. Does the church have adequate financial resources to meet long term goals?
24. Does the church have adequate financial resources to meet outreach ministry needs?

Focus Group

In the two focus groups, there were twelve participants representing eight churches. Five churches were Baptist, two were non-denominational and one was Christian Methodist Episcopal (C.M.E). Ten of the participants were men and two were women. Seven people were pastors, one an associate pastor and two were church officers. One woman was a pastor and the other an associate minister. The women represented a small non-denominational church. The women had been Baptist for most of their lives before joining a non-denominational church. The respondents ranged in age from thirty-six to sixty-five years old. The average age for the pastor's roles was fourteen and a half years. One pastor had led the same congregation for thirty-two years.

After greetings and introductions, a volunteer participant prayed and blessed the food. Light refreshments were served. The meeting continued with sharing the purpose of the meeting, education and pastoral background and the doctoral research area. The participants' definitions of Planned Giving were recorded by a context associate. Some of the threads that emerged during the two focus groups were as follows:

1. Men often talked (louder) over the women participants and/or interrupted them.

2. Men were very dominant in the conversations.
3. Fifty percent of the participants understood Planned Giving and the fifty percent did not.
4. The eight churches represented did not have a Planned Giving program.
5. Four of the churches considered a Planned Giving program, but, none for community outreach programs.
6. The four churches that considered Planned Giving programs wanted to establish funds for emergencies, physical plant maintenance and new or expanded edifices.
7. Not one church considered community outreach or scholarships for education and youth.
8. All the churches saw some value in a sustained program of Planned Giving.
9. However, none of the churches were planning on implemented a Planned Giving program.
10. Four of the eight churches represented were really interested in more information on Planned Giving.
11. All of the churches were interested in reviewing the results of the research project.
12. Three of the churches did some kind of community outreach on a regular basis.

Once a month, one helped to feed people at a local homeless shelter. Another church provided a community clothes closet available once a month. The

third church had a monthly food pantry for the members and the community at large.

13. The five churches stated that they did outreach on an "as needs" basis and when they were informed of a need in the community.
14. One non-denominational church partnered with a local social services agency to provide athletic shoes for kids returning to school in the fall.
15. Three of the Baptist churches provided back to school book bags for kids in their churches. The churches did provide book bags for the community kids.
16. All eight churches provided annual Thanksgiving and/or Christmas baskets to people in their congregations or community.
17. The number of food baskets ranged from three to twenty-five units. Funds and the size of the churches determined the number of baskets distributed each year.
18. Four of the eight churches believed that a Planned Giving program would help them reach their short and long term goals of community outreach.
19. Four churches were not sure if Planned Giving would help them.
20. All eight churches believed they had enough financial resources to meet their churches short term goals.
21. Three churches admitted they did not have the financial resources to meet their long term goals.
22. Seven male pastors stated they had the knowledge to implement a Planned Giving program.

23. The lone female pastor admitted that she did not have the knowledge to implement a Planned Giving program.
24. Two of the eight churches believed their churches had a knowledgeable person in their congregation that could implement a Planned Giving program.
25. Six of the eight churches did not believe that had a knowledgeable person in their congregation to implement a Planned Giving program.

Interviews

The researcher conducted eight one-on-one interviews with eight pastors. Twelve years was the average number of years in the pastoral roles. The longest tenure was thirty-six years with twenty-five years at the same church. The respondents' ages were forty-four to seventy-two years old. The group members had expressed an interest in my project after receiving a letter and printed survey or had been personally approached.

Their schedules were the reason that they could not attend either of the two focus group sessions. Five interviews were conducted at the pastor's church and three were conducted at local restaurants. The following threads surfaced during the eight interviews.

1. Five of the pastors understood Planned Giving and the other three did not.
2. The eight churches represented did not have a Planned Giving program.
3. Six of the churches considered a Planned Giving program; but, none for community outreach programs.
4. None of the churches considered utilizing Planned Giving for community outreach or scholarships for education and youth.
5. All the churches saw some value in a sustained program of Planned Giving.

6. The congregations were not planning on implementing a Planned Giving program.
7. Five of the eight churches represented were really interested in more information on Planned Giving.
8. All of the pastors were interested in reviewing the research results.
9. Five of the churches did some kind of community outreach on a regular basis.
10. Two helped to feed people at a homeless shelter once a month.
11. One church provided a monthly food pantry for the members and the larger community.
12. One church operated a daycare center.
13. Another church visited nursing homes and took small gifts.
14. Three churches stated they did outreach on an "as need" basis and when they were informed about a need in the church or the community.
15. Three of the five churches provide book bags and back-to-school supplies to kids in their congregations.
16. All eight churches provided Thanksgiving and/or Christmas baskets annually to someone either in their congregations or the community. The number of food baskets ranged from three to fifty units based on funds available and their church sizes.
17. Five of the eight pastors believed that they could implement a Planned Giving program.

18. Three of the pastors thought that they had persons in their congregations that could implement a Planned Giving program.
19. The other three churches were not sure if Planned Giving would help them in funding community outreach or even be accepted by their congregations.

Surveys

One hundred and twenty-six surveys were mailed to churches. Thirty of the surveys were returned. That is a twenty-four (24%) return rate.

There were fifteen males and fifteen female respondents. The respondents ranged in age from twenty-five to eighty years old. Eleven were pastors, three church officers, ten members and two answered other. Seventeen respondents were from Baptist churches, five were African Methodist Episcopal, three were Christian Methodist Episcopal and five were non-denominational. Twenty-three were in Texarkana, Arkansas or Texarkana, Texas, four were suburban churches, one was a rural church and the other two churches were not classified. The threads from the printed surveys are on the next two pages.

1. Twelve churches believed their members had the knowledge to implement a Planned Giving program. Nine did not believe they had the knowledge to implement a Planned Giving program and one was not sure. The other churches did not answer the question.
2. Sixteen pastors believed that they had the knowledge to implement a Planned Giving program. Eleven did not think they had the knowledge.
3. Nineteen churches were not sure if they even had interest in a Planned Giving program. Eight were interested in a Planned Giving program.

4. Three were not interested in a Planned Giving program. Sixteen churches were interested in implementing a Planned Giving program. Nine were not interested in implementing a Planned Giving program. Five churches were unsure about implementing a Planned Giving program.
5. Sixteen churches were not even sure if they would participate in a free Planned Giving program. Twelve churches would participate in a "free" Planned Giving program. Two would not participate in a free Planned Giving program. Seventeen respondents would participate in a program and thirteen were not sure.
6. Sixteen respondents believed that planned giving would help their churches meet short-term goals and fourteen were not sure.
7. Eighteen respondents thought that Planned Giving would help their churches long-term goals and twelve were not sure.
8. Twenty respondents believe that a program would help their church meet their outreach goals. Twenty respondents believed that a program would help their church meet their outreach goals and ten were not sure.
9. Twenty churches believed that they had adequate financial resources on hand to meet short-term goals like utilities and repairs, six were not sure and four did not have the resources.
10. Long-term needs like major repairs and roofs could be met by ten respondents, could not be met by fourteen and six were unsure.
11. Twelve of the respondents stated they could fund outreach ministries. Twelve did not have funds. Six were not sure they had adequate funds.

12. Sixty-six percent of the respondents believed that Planned Giving was pledging an annual dollar amount to an organization; fifty-two percent believed it to be money designated in a will for an organization; thirty-eight percent believed it to be an insurance policy designated for an organization, followed by designated real estate, an annuity and personal property.

The reasons noted for not having a Planned Giving program were members were not aware of the benefits, it was not a strategy to meet short and long term range plans, the church had large families with limited resources, the church had a large number of elderly and retired members, and it was not a strategy the members use for their charity donations.

The reasons for not participating in a fee-based program are lack of time, money and cost. Some of the respondents believed that asking members to give above and beyond their tithes and offerings would cause them not to give at all. Another respondent stated that it would be cause for suspicion by people in their congregation. One stated that if the members paid their tithes and offerings there would be no need for Planned Giving. Tithes and offerings is what they encouraged in their congregation.

Data Analysis

The data collected from surveys, focus groups and interviews was entered into a computer. Analyzing the data from each session took three to five hours for every hour of surveying and interviewing. The surveys were numbered and entered into Google Docs and stored into a computer Google Drive.

The themes that emerged from the data were categorized and sorted. Some of the themes that emerged about Planned Giving were: 1) pastor's attitudes; 2) layperson's

perspectives; 3) attitudes toward social outreach programs; 4) willingness to sponsor social outreach programs; and 5) interest to try new ways to fund social outreach programs. Two unexpected themes from the collected data were: 1) distrust of academic research projects; and 2) suspicions on how the research would be used.

Ethical Considerations

1. The following safeguards will be used to protect the respondents' rights.
2. The research objectives will be shared verbally and in writing.
3. The respondents will receive oral and written objectives of the study.
4. Written permission will be collected from each respondent.
5. The respondents' personal identity will not be revealed in the data reports.
6. Reports and study results will be available to each respondent.

Anonymity

Anonymity has been a very important issue during this study. Many of the Pastor participants did not want the names of their churches disclosed or whether they had a Planned Giving program. In order to gain and maintain their trust in a small community like Texarkana, several steps were taken to ensure their privacy. Some of the Pastors stated that they did not have a problem with using their church names in public documents. However, using the church's names will not be considered for this project.

Summary of Learning

Project Analysis

Engaging in research is an exciting educational task. One change would be to allow more time to implement the surveys without any short term deadlines. This project was needed in the context of ministry and funds needed to serve the church and

community. The researcher brings to this project the education, skill levels, experiences and the senses of urgency to make a difference in the lives of the oppressed and least of these in the Texarkana community. This model of ministry can be implemented in any context of ministry or organization that is concerned with Planned Giving in their churches.

Conclusion

The theoretical research in the Biblical, Historical and Theological Foundations Papers provided a background about the church's responsibilities for the community of disenfranchised, marginalized and powerless people in our society. In order for this segment of the population to believe in a "risen savior" they must first have their basic needs met. Then, they are ready to listen to the messenger and the message. Planned Giving programs can be new income streams to provide the funding needed to address these basic needs.

A sustained program of Planned Giving requires assignments, tasks, and actions to take place inside and outside the walls of the church. It requires collaboration bet. The project will provide some strategies and tools for churches to become dynamic forces within their communities without continuously focusing on the lack of financial resources. This will enable some churches that implement the suggestions to, again, be referred to as: the all in all because of its ability to provide financial resources to church and community members.

The new and ongoing funding would allow a church to create, improve, or expand new outreach ministries and programs for the community. This funding would allow a church to adequately address emergencies and improvements that arise in the church.

These emergencies might include a new roof, air-conditioning and heating system. These improvements might include energy efficient features, better "curb appeal," exterior and interior lighting, high quality audiovisual equipment, refurbished seating or pews, updated church interiors and parsonage remodeling. The Needs Assessment data and findings would be used to create proposals and set the stage for increased community outreach.

A few theories emerged during this project. First, a sound business plan and shared decision making organizational structure is one factor leading to adequate funds for outreach ministries. The interviews and/or focus groups data showed that several of the churches are aware of the amount of financial resources; but, they do not have a sound business plan that includes an outreach ministry category or a line item in the posted annual budget.

Second, the number of small churches operating on a solo basis for outreach ministries is a plan for not meeting the goals. These churches simply do not collect enough money to sustain outreach ministries. Also, many of the officers in these smaller churches do not have the financial skills for proper budgeting and financial planning.

Further research is required to answer the question, are smaller churches willing to merge congregations and or to work together for common outreach ministries? C. Eric Lincoln and Lawrence H. Mamiya in their book, *The Black Church in the African American Experience*, stated "The time for looking to others to do for us what we can do for ourselves is past. It will not return."⁴

⁴ C. Eric Lincoln and Lawrence H Mamiya, *The Black Church in the African American Experience* (Durham, NC: Duke University Press, 1990), 144.

Hamilton Memorial African Methodist Episcopal Church's implementation of a sustained program of Planned Giving should increase the faith of the church members in a God that provides the necessary resources for his church and illuminate the statement made in Acts 20:35 that it is more blessed to give than to receive.

Implementation at Hamilton Memorial AME Church

In the next A.M.E. Conference that begins in September, the researcher's goal is to formally present a sustained Program of Planned Giving at Hamilton Memorial African Methodist Episcopal Church. The church officers are receptive to the idea.

This program must be presented to the congregation for approval. This program must be presented to the congregation for approval.

During the research for this project the general membership and officers were informed and presented details about the project. The congregation and the officers saw the benefits in a Planned Giving program at Hamilton Memorial. The members wanted to immediately explore how Planned Giving could accomplish the following:

- Providing scholarships for graduating high school seniors both in the church and the community.
- Funding and expanding the church's feeding ministry of helping to feed people at the local homeless shelter.
- Funding the construction of a new educational building on the church property.
- Purchasing new computer technology for an after- school program. The activities would include tutoring.
- Financial resources for youth educational trips.
- Purchasing a new church van.

In general, excitement and enthusiasm was high for a Planned Giving program at Hamilton Memorial to fund various community outreach and internal church projects.

Well organized and sustained Planned Giving programs will strengthen the faith of church members as they observe successes and hear testimonies about their community at large outreach ministries.

APPENDIX A
WORKSHOP ADVERTISING

Can't Fund Outreach Ministries and Programs?

Yes, You Can!

Workshop Advertising

Texarkana Community Journal Newspaper Article

Can't Fund Outreach Ministries and Programs? Yes You Can!

Planned Giving May Be the Answer

Acts 20:35 - In all this I have given you an example that by such work we must support the weak, remembering the words of the Lord Jesus, for he himself said, 'It is more blessed to give than to receive.'

Funding outreach ministries and programs long-term can be a challenging and daunting mission for any church. However, with a proper sustained program of planned giving the mission can be accomplished.

What does planned giving accomplish? One, planned giving eliminates the tension between the immediate needs of a congregation and the long-term needs of that same congregation. Two, planned giving should strengthen the faith of church members as they observe successes and testimonies that their outreach projects are working in the community.

Do you want to know more about Planned Giving? Please join Rev. James Anthony Morris, Pastor of Hamilton Memorial A.M.E. Church as he shares ideas on seed planting, gift exchange and Christian Giving.

- Cost - FREE
- When – October 19 or October 26, 2015
- Where – TISD Service Center, 1600 Waterall St. – Texarkana, TX
- Time – 5:00 p.m. to 6:00 p.m.
- RSVP – jamesamorris1@gmail.com

Note: by attending and participating you agree to be a part of a Doctoral Project on Planned Giving for Church Community Outreach.

APPENDIX B

PLANNED GIVING SURVEY QUESTIONNAIRES

Planned Giving Survey

Answer the questions to the best of your abilities.

* Required

1. Age Range *

Mark only one oval.

- ☐ Under 18
- ☐ 18-24
- ☐ 25-35
- ☐ 36-55
- ☐ 55-70
- ☐ 71-80
- ☐ 81+

2. Gender *

Mark only one oval.

- ☐ Male
- ☐ Female

3. Primary Role *

Mark only one oval.

- ☐ Pastor
- ☐ Trustee
- ☐ Steward
- ☐ Deacon
- ☐ Member
- ☐ Other:

4. Number of Years in role? **Mark only one oval.*

- ☐ 0-5
- ☐ 6-10
- ☐ 11-20
- ☐ 21-30
- ☐ 30-40
- ☐ 40+

5. Church Demonation **Mark only one oval.*

- ☐ Baptist
- ☐ African Methodist Episcopal
- ☐ Christian Methodist Episcopal
- ☐ Church of God
- ☐ Pentecostal
- ☐ United Methodist
- ☐ Other:

6. Present Church Geographical Location **Mark only one oval.*

- ☐ Large Urban
- ☐ Small Town
- ☐ Suburban
- ☐ Rural
- ☐ Other:

7. Population and Church Lcoation **Mark only one oval.*

- ☐ Rural, incorporated
- ☐ Incorporated, under 10,000
- ☐ 1,000- 2,500
- ☐ 2,500 – 5,000
- ☐ 5,000 – 10,000
- ☐ 10,000- 50,000
- ☐ 50,000- 250,000
- ☐ Over 250,000
- ☐ Other:

Planned Giving Questions

8. What is your definition of Planned Giving? *

Mark only one oval.

- ☐ Money designated in a will or an organization
- ☐ An insurance policy designated for an organization
- ☐ Pledging an annual dollar amount to an organization
- ☐ An annuity designated for an organization
- ☐ Real estate designated for an organization
- ☐ Personal Property designated for an organization
- ☐ Other:

9. Does your church have a Planned Giving Program? *

Mark only one oval.

- ☐ Yes
- ☐ No

10. If you chose "Yes" to Question 2, Which Features?

ONLY ANSWER THIS QUESTION IF YOU CHOSE "NO" ON THE PREVIOUS QUESTION!

Mark only one oval.

- ☐ Money designated in a will or an organization
- ☐ An insurance policy designated for an organization
- ☐ Pledging an annual dollar amount to an organization
- ☐ An annuity designated for an organization
- ☐ Real estate designated for an organization
- ☐ Personal Property designated for an organization
- ☐ Other:

Implementation

11. If there isn't a Planned Giving Program at your church, why not? *

Mark only one oval.

- ☐ Not a strategy to meet short and long term range plans
- ☐ High Unemployment rates
- ☐ Large families with limited financial resources
- ☐ Large number of elderly and/or retired members
- ☐ Not a strategy the members use for their charity donations
- ☐ Members are not aware of the benefits of a Planned Giving Program
- ☐ Other:

12. **Do MEMBERS have the knowledge to implement a Planned Giving Program? ***

Mark only one oval.

- ☐ Yes
☐ No
☐ I'm not sure

13. **Do YOU have the knowledge to implement a Planned Giving Program? ***

Mark only one oval.

- ☐ Yes
☐ No
☐ I'm not sure

14. **Do MEMBERS have an interest in implementing a Planned Giving Program? ***

Mark only one oval.

- ☐ Yes
☐ No
☐ Not Sure

15. **Do YOU have an interest in implementing a church-based Planned Giving Program? ***

Mark only one oval.

- ☐ Yes
☐ No
☐ Not Sure

16. **Will MEMBERS participate in a free of cost church based Planned Giving Program? ***

Mark only one oval.

- ☐ Yes
☐ No
☐ Not Sure

17. **If you chose "NO" in the previous question, why not?**

ONLY ANSWER THIS QUESTION IF YOU CHOSE "NO" ON THE PREVIOUS QUESTION!

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18. **Will YOU participate in a free of cost church based Planned Giving Program? ***

Mark only one oval.

- ☐ Yes
☐ No
☐ Not Sure

19. **If you chose "NO" to the previous question, why not?**

ONLY ANSWER THIS QUESTION IF YOU CHOSE "NO" ON THE PREVIOUS QUESTION!

1. Not enough information about the program

2. Not enough information about the church

3. Not enough information about the pastor

4. Not enough information about the church's financial health

5. Not enough information about the church's reputation

20. **Will MEMBERS participate in a fee-based church Planned Giving Program? ***

Mark only one oval.

- ☐ Yes
☐ No
☐ Not Sure

21. **If you chose "NO" to the previous question, why not?**

ONLY ANSWER THIS QUESTION IF YOU CHOSE "NO" ON THE PREVIOUS QUESTION!

1. Not enough information about the program

2. Not enough information about the church

3. Not enough information about the pastor

4. Not enough information about the church's financial health

5. Not enough information about the church's reputation

22. **Will YOU participate in a fee-based church Planned Giving Program? ***

Mark only one oval.

- ☐ Yes
☐ No
☐ Not Sure

23. If you chose "NO" to the previous question, why not?

ONLY ANSWER THIS QUESTION IF YOU CHOSE "NO" ON THE PREVIOUS QUESTION!

Goals & The Future

24. Will a Planned Giving Program help your church meet SHORT TERM goals? *

Mark only one oval.

- ☐ Yes
- ☐ No
- ☐ Not Sure

25. Will a Planned Giving Program help your church meet LONG TERM goals? *

Mark only one oval.

- ☐ Yes
- ☐ No
- ☐ Not Sure

26. Will a Planned Giving Program help your church meet outreach ministries goals? *

Mark only one oval.

- ☐ Yes
- ☐ No
- ☐ Not Sure

27. Does the church have adequate financial resources to meet SHORT TERM GOALS, (i.e. utilities, repairs, etc.) ? *

Mark only one oval.

- ☐ Yes
- ☐ No
- ☐ Not Sure

28. Does the church have adequate financial resources to meet LONG TERM GOALS, (i.e. mortgage notes, salaries, major repairs, etc.) ? *

Mark only one oval.

- ☐ Yes
☐ No
☐ Not Sure

29. Does the church have adequate financial resources to meet outreach ministries needs?

Mark only one oval.

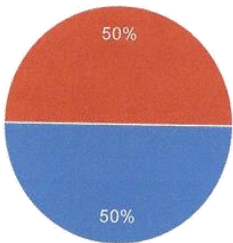
- ☐ Yes
☐ No
☐ Not Sure
-

APPENDIX C
PLANNED GIVING SURVEY RESULTS

30 responses

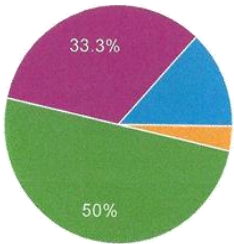
Summary

Gender



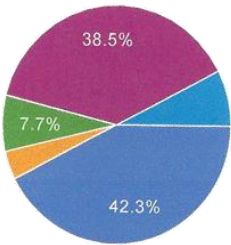
Male	15	50%
Female	15	50%

Age Range



Under 18	0	0%
18-24	0	0%
25-35	1	3.3%
36-55	15	50%
56-70	10	33.3%
71-80	4	13.3%
81+	0	0%

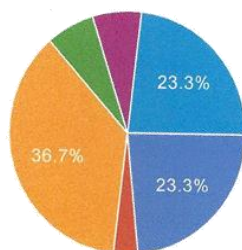
Primary Role



Pastor	11	42.3%
Trustee	0	0%
Steward	1	3.8%
Deacon	2	7.7%
Member	10	38.5%
Other	2	7.7%

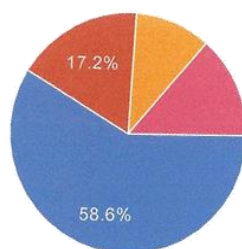
Number of Years in role?

0-5	7	23.3%
6-10	1	3.3%



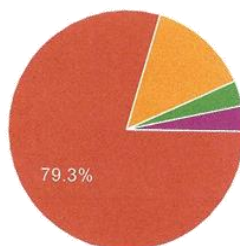
11-20	11	36.7%
21-30	2	6.7%
30-40	2	6.7%
40+	7	23.3%

Church Denomination



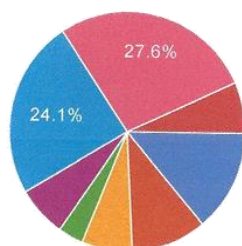
Baptist	17	58.6%
African Methodist Episcopal	5	17.2%
Christian Methodist Episcopal	3	10.3%
Church of God	0	0%
Pentecostal	0	0%
United Methodist	0	0%
Other	4	13.8%

Present Church Geographical Location



Large Urban	0	0%
Small Town	23	79.3%
Suburban	4	13.8%
Rural	1	3.4%
Other	1	3.4%

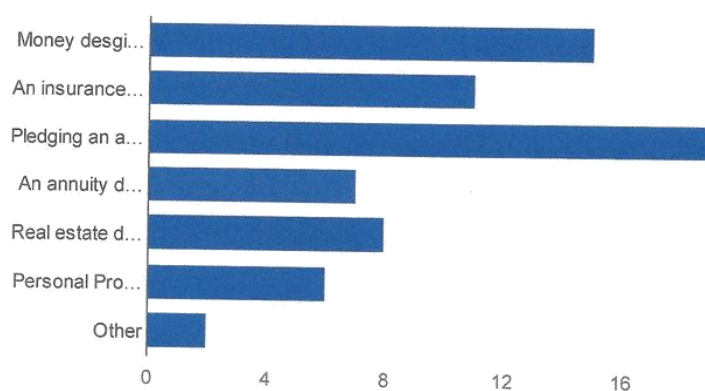
Population and Church Location



Rural, incorporated	4	13.8%
Incorporated, under 10,000	3	10.3%
1,000- 2,500	2	6.9%
2,500 – 5,000	1	3.4%
5,000 – 10,000	2	6.9%
10,000- 50,000	7	24.1%
50,000- 250,000	8	27.6%
Over 250,000	0	0%
Other	2	6.9%

Planned Giving Questions

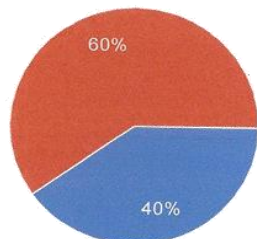
What is your definition of Planned Giving?



Money designated in a will or an organization	15	51.7%
An insurance policy designated for an organization	11	37.9%
Pledging an annual dollar amount to an organization	19	65.5%
An annuity designated for an organization	7	24.1%

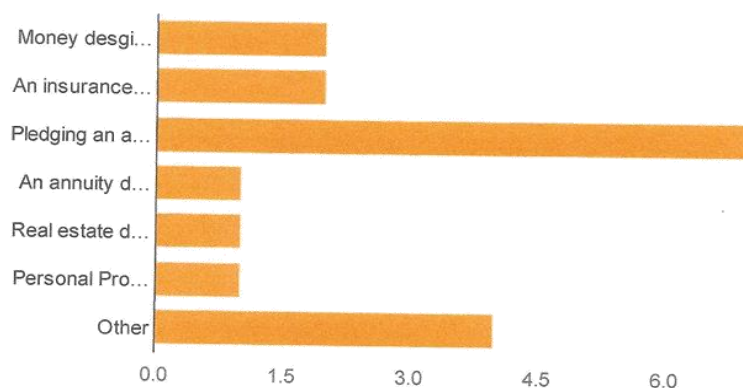
Real estate designated for an organization	8	27.6%
Personal Property designated for an organization	6	20.7%
Other	2	6.9%

Does your church have a Planned Giving Program?



Yes	12	40%
No	18	60%

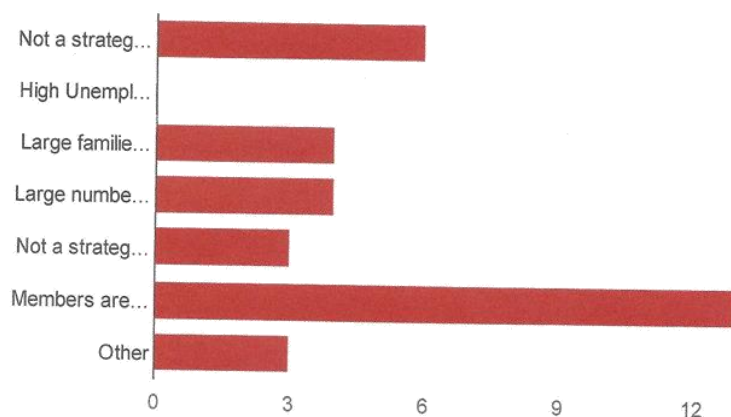
If you chose "Yes" to Question 2, Which Features? (Check all that applies)



Money designated in a will or an organization	2	16.7%
An insurance policy designated for an organization	2	16.7%
Pledging an annual dollar amount to an organization	7	58.3%
An annuity designated for an organization	1	8.3%
Real estate designated for an organization	1	8.3%
Personal Property designated for an organization	1	8.3%
Other	4	33.3%

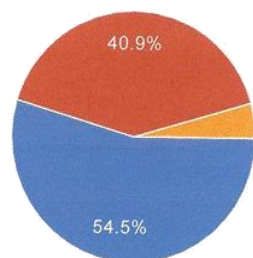
Implementation

If there isn't a Planned Giving Program at your church, why not?



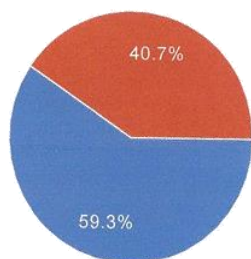
Not a strategy to meet short and long term range plans	6	30%
High Unemployment rates	0	0%
Large families with limited financial resources	4	20%
Large number of elderly and/or retired members	4	20%
Not a strategy the members use for their charity donations	3	15%
Members are not aware of the benefits of a Planned Giving Program	13	65%
Other	3	15%

Do MEMBERS have the knowledge to implement a Planned Giving Program?



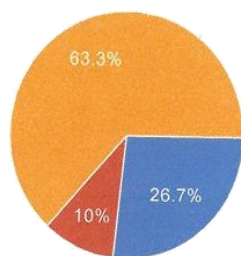
Yes	12	40%
No	9	30%
Not Sure	1	3.3%

Do YOU have the knowledge to implement a Planned Giving Program?



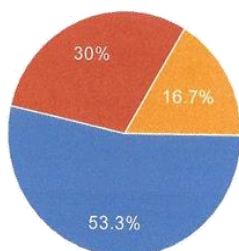
Yes	16	53.3%
No	11	36.7%
Not Sure	0	0%

Do MEMBERS have an interest in implementing a Planned Giving Program?



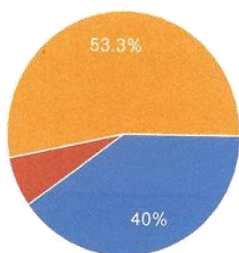
Yes	8	26.7%
No	3	10%
Not Sure	19	63.3%

Do YOU have an interest in implementing a church-based Planned Giving Program?



Yes	16	53.3%
No	9	30%
Not Sure	5	16.7%

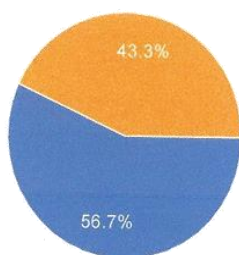
Will MEMBERS participate in a free of cost church based Planned Giving Program?



Yes	12	40%
No	2	6.7%
Not Sure	16	53.3%

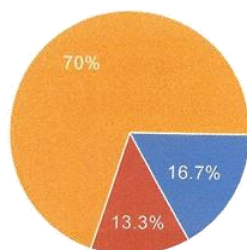
If you chose "NO" in the previous question, why not?

Will YOU participate in a free of cost church based Planned Giving Program?



Yes	17	56.7%
No	0	0%
Not Sure	13	43.3%

Will MEMBERS participate in a fee-based church Planned Giving Program?



Yes	5	16.7%
No	4	13.3%
Not Sure	21	70%

If you chose "NO" to the previous question, why not?

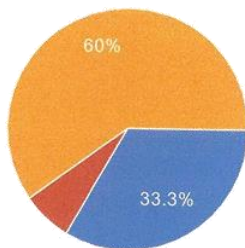
You will already be talking with them about giving above and beyond tithes & offerings. They are already suspicious of that, and then you ask them to pay for a training about long term giving. This will cause them not to give at all, and question their affiliation with the church. You have to remember that a lot of people are new in their walk, and still have thoughts portrayed in the world about church, the church body, and the overseer/shepherd put in place to lead.

Lack of Time

Lack of funds

Cost

Will YOU participate in a fee-based church Planned Giving Program?



Yes	10	33.3%
No	2	6.7%
Not Sure	18	60%

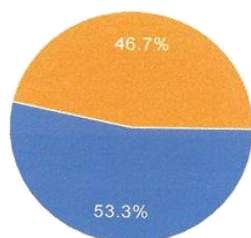
If you chose "NO" to the previous question, why not?

Lack of Time

Malachi 3:10-Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing that [there shall] not [be room] enough [to receive it]. If every member, that says they are a member were to pay their tithes

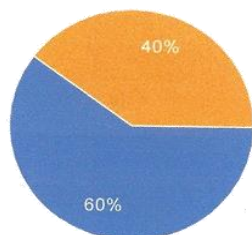
and offerings, there would be no need for a Planned Giving Program.

Will a Planned Giving Program help your church meet SHORT TERM goals?



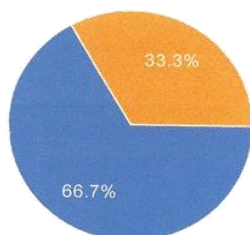
Yes	16	53.3%
No	0	0%
Not Sure	14	46.7%

Will a Planned Giving Program help your church meet LONG TERM goals?



Yes	18	60%
No	0	0%
Not Sure	12	40%

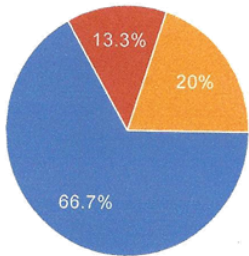
Will a Planned Giving Program help your church meet outreach ministry goals?



Yes	20	66.7%
No	0	0%
Not Sure	10	33.3%

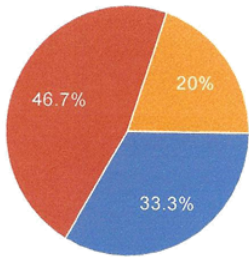
Does the church have adequate financial resources to meet SHORT TERM GOALS, (i.e. utilities, repairs, etc.) ?

Yes	20	66.7%
No	4	13.3%
Not Sure	6	20%



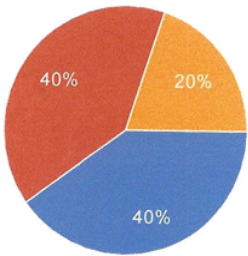
as to meet LONG TERM
irs, etc.) ?

Yes	10	33.3%
No	14	46.7%
Not Sure	6	20%

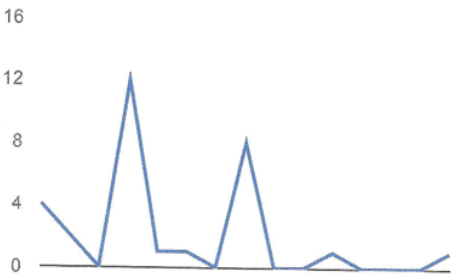


Does the church have adequate financial resources to meet outreach ministry
needs?

Yes	12	40%
No	12	40%
Not Sure	6	20%



Number of daily responses



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